THE LITERARY DIGEST

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TOPICS OF THE DAY

TARIFF REBELLION IN THE SUGAR AND WOOL STATES

A CRY FOR HELP comes from the wool and sugar producers, shuddering before the Democratic preparations to tear down their section of the tariff wall and expose them to the untempered winds of foreign competition. Other interests hit by the proposed reductions, such as the cotton-manufacturers, the paper-makers, the California fruit-raisers, the Minnesota millers, and the Texas cattlemen, are contributing to the expected chorus of protest, but their voices are almost drowned by the Louisiana sugar-planters, the Western beet-sugar men, and the sheep-raisers of Ohio and the Western ranges. If the wool men are at the moment less audible than the sugar producers a plausible explanation may be found in the statement of a Washington correspondent that they "are so mad they can scarcely speak." "Wool and sugar, taken together, present the crux of the tariff situation," remarks the Baltimore *News* (Prog.), and the news columns are full of rumors of a tactical alliance in Washington between the Democratic Senators from wool and sugar States to defeat the provisions for immediate free wool and for free sugar at the end of three years, even at the price of defying the party leaders and disrupting the party program. Since the party in power has a majority of only six in the Senate, it is argued, a very small group of Democrats, by cooperating with the enemy, could bring about this result. Yet, in spite of all protests and rumors, Majority Leader Underwood confidently declares that "the bill will pass the House just as it is approved by the caucus," and the President, after a conference with the Senate Finance Committee, assures the newspaper men that "we don't see any difficulty in standing together on any sort of party program."

President Wilson, according to the Washington correspondents, is unbending in his demand for free wool at once and free raw sugar in three years. These features, Mr. Underwood informed Congress, are the President's own contributions to the framing of the Tariff Bill, and to repudiate them would be a slap at the Administration. "Out of four thousand and more items in the bill," said Mr. Underwood, "the President made only these two suggestions. It seems to me that we should accept these two suggestions from the President of the United States." The opposition to free wool in the House comes chiefly from Ohio, Indiana, West Virginia, Pennsylvania, Missouri, Michigan, California, New Mexico, and Arizona. That this opposition sees little prospect of victory on the main issue may be inferred from the following statement of Congressman Ashbrook, of Ohio, to a New York *Times* representative:

"We demand that if raw wool is put on the free list, manufacturers of wool also be put there. There is no valid reason why the farmer who raises the wool should be hit and the manufacturer who uses that wool be protected. If the farmer is to be hit, the manufacturer should likewise suffer. To put wool on the free list without treating manufacturers of wool the same way would not cheapen the price of woolen clothing."

Leaving the manufacturers out of the question for the moment, says the Philadelphia *Inquirer* (Rep.), "free wool means the destruction of the flocks of American sheep." Thus, according to the secretary of the National Wool Growers' Association, will be destroyed "a $580,000,000 industry in the Western States." In an article published in the New York *Herald* he backs up this statement with the following statistics:

"According to the last census we had in the United States 500,000 wool-growers, owning 52,000,000 sheep worth $232,000,000. In addition to the value of the sheep we have the value of the lands and equipment needed to maintain them, which amounts to $350,000,000. Therefore the aggregate investment in the sheep industry is $580,000,000. This is more money than is invested in all forms of wool manufacturing in the United States."

"Free wool is going to annihilate this industry as effectively as if Congress had passed a prohibitory law against the raising of sheep in this country," exclaims the Denver *Republican* (Rep.), which adds that "in the matter of wool Colorado is on the firing line, as in the matter of beet sugar, live stock, and ores." Under the present tariff, says *The Republican*, wool-raising in Colorado brings in $1,500,000 a year; and it continues:

"If Colorado had voted for free wool, free sugar, free live stock, and ores, it might be argued that the State desired a trial of the costly sort of experimenting the Democratic Ways and Means Committee would put into effect. But the Democratic vote in this State is not a majority vote, and no sort of juggling with words will set the members of the Colorado delegation right if they vote for free wool."

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The prospect of defeating free wool in the Senate seems bright also to such papers as the Salt Lake *Tribune* (Rep.) and the Portland *Oregonian* (Rep.). It is evident, says the Salt Lake paper, that the President's proposition can not carry "except

MARY'S LITTLE LAMB.

—Bowers in the Newark *News*.

by the aid of Democratic Senators from States that are vitally interested in wool-growing"; and it goes on to analyze the situation as follows:

"The Senate is composed of ninety-six members. Of these fifty-one are Democrats and forty-five are protectionists, including two Progressives and forty-three straight Republicans.

"On the wool question there are at least four Democratic Senators, two from Montana, and two from Oregon, whose constituents are vitally interested in the wool tariff. It is not in the least likely that those four Senators could be induced to vote for free wool; but taking those four Senators out of the Democratic column there would remain but forty-seven free wool men in the Senate, to forty-nine in favor of a wool tariff. Doubtless the two Democratic Senators from Colorado would range themselves on the same side of this question, so that the likelihood of free wool disappears at once on the consideration of the membership of the Senate and of the probability of the votes of Democratic Senators from wool States. . . . . .

"It is a plain case that the Democratic Senators from the States that are vitally interested in wool, sugar, lead, and zinc have the matter in their own hands, and will be able to force compromises with respect to the tariff on these commodities that will protect the interests involved, and correct the views of the radicals."

Advocates of free wool, on the other hand, contend that it will not destroy the wool industry in this country; but that if it does, an industry that can not stand on its own feet after all these years of coddling and protection lacks an economic excuse for existence; and that the loss to the wool-raiser will be a small matter compared to the gain to the general consumer. Thus in the Providence *Journal* (Ind.) we read:

"Owing to the great increase in the values of wool abroad, amounting to from 50 per cent. to 80 per cent. in the last ten years, and to the fact that values for domestic wools have not increased in like proportion, several grades of domestic wools are even now within 10 per cent. of an export basis. Certainly no great decline can be expected on those grades, comprizing more than one-half of the United States clip, and this applies to the sheep that are raised primarily for the wool and not for the meat, that is, the so-called territory wools from Oregon, Montana, and Nevada.

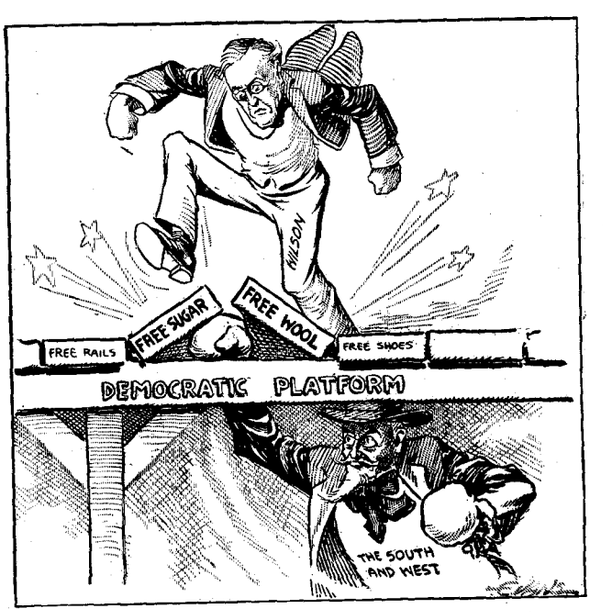
"It should be remembered, too, that the decreasing number of sheep in this country has resulted in a large advance in the price of mutton and lamb to a point where in many locations the value of the fleece is a secondary consideration. These same tendencies of decreasing flocks and advancing prices for wool are true the world over, and it is reasonable to expect still further advances.

"A careful study of the facts will lead to the conclusion that except for a temporary derangement of prices, brought on by the fears of timid holders, no great drop in the price of domestic wool is to be expected. And with the other advantages accruing from the general revision of the tariff duties no injury will result to the sheep and woolen industry of the country from the placing of wool on the free list."

Even under ample protection, says the Springfield *Republican* (Ind.), the domestic wool-clip has proved utterly unable to keep up with the demands of our woolen textile industry, and free wool has therefore "become the right of the manufacturer." "The removal of the duty on wool will stop the taxing of the whole people for an industry which can not be made to flourish in America outside of its present boundaries because our land is more profitable when used otherwise," says the New York *World* (Dem.). And in *The Times* (Dem.) we read:

"After all, the greatest good to be got from free wool is that, on the one hand, it removes all excuse for the outrageous network of 'compensating' duties imposed on woolen goods, and, on the other hand, greatly helps the enterprising and skilful manufacturer. With free wool and proper reduction on woolens the consumer is bound to gain. He will not gain as much or as promptly as some of the advocates of reduction predict, but he will, as much as the conditions of the world's markets permit, unquestionably gain."

Turning to the sugar schedule, we find the battle raging around the proposal to reduce the tariff on raw sugar to one cent a pound now, and to commit it to the free list at the end of three years. The present duty is 1.685 cents per pound. The President is convinced, according to the Washington correspondent of the New York *Journal of Commerce* (Com.), that the domestic producers "can adjust themselves to free sugar within three years, and that within that time they will be in a position to compete with foreign sugar producers." But from a statement



PRESIDENT WILSON—"I seem to be having some difficulty keeping these two planks in place."

—Evans in the Baltimore *American*.

made to Congress by Mr. Underwood it would seem that the President's words applied only to the beet-sugar industry. Referring to the problem confronting the cane plantations of Louisiana, Mr. Underwood said:

"The sugar-growers of Louisiana have been brought up as a

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Photograph by Griffin. From "The Leader-Republican," Gloversville, N. Y.

A WHOLE TOWN PROTESTING AGAINST TARIFF REDUCTION.

The town of Gloversville, New York, closed all its mills, factories, stores, cafés, restaurants, and offices during the afternoon of April 14, while the entire citizenship took part in a demonstration against the proposed reduction in the rate on gloves.

hot-house growth, that is true. They have invested millions in their industry. Free sugar will destroy them; that is conceded, and it is only proper that their industry must give way.

"The President felt that it would be fairer to all concerned that these sugar-growers be allowed three years in which to liquidate; they have much paper in the banks; they have suffered from two bad crops, and to put sugar on the free list to-day would damage them greatly. By giving them three years in which to liquidate we will give them time to get their houses in order."

Not in Louisiana alone, but "throughout the Union and its dependencies," says the New Orleans *Times-Democrat* (Dem.), will "the malign influence of free sugar be felt"; and in *The Picayune* (Dem), of the same city, we find the following exposition of "the free-sugar fallacy":

"The claim that placing sugar on the free list will cheapen the cost of that important article of general consumption is so transparently wrong that it is surprizing that Mr. Wilson and his advisers have been so easily deceived. Past experience warrants the belief that the moment that this country removes the tariff duty on sugar the foreign-producing countries will place an export tax on their shipments. There is no more available subject of taxation in the great sugar-growing countries than sugar itself, and an export tax could be easily and equitably collected. The experience with coffee, which now enters free of all duty, should be a sufficient warning to the free-sugar advocates. The consumer in the United States now pays more for the coffee he uses than he paid when the delicious bean paid a duty on entering the country. Free coffee, therefore, increased the cost of the article to consumers, and the experience with free sugar will be identical should Congress ever be foolish enough to pass a free-sugar act. . . . . .

"The plea that free sugar is desired by the people as a means of punishing the Sugar Trust is sublimely ridiculous. The refiners would profit largely by being able to import the raw sugar they handle free of duty, as they being the only importers would be able to exact a much larger margin of profit on the refined article than they now do. Moreover, the destruction of the beet-sugar industry by free sugar would eliminate the present competition of the 600,000 tons of beet product, which goes on the market in a refined state, with the product of the trust refineries."

Similar protests come from Porto Rico, Hawaii, and the Philippines, and from many Western papers on behalf of the beet-growers. One view of the sugar situation as a whole is presented in the following concise and apparently dispassionate statement in the Philadelphia *Public Ledger* (Ind.):

"When the relative cost of production is considered, adequate protection of Louisiana sugar plantations seems to be as extravagant a demand as Senator Tillman's humorous plea for protection of the two tea plantations in South Carolina. But Porto Rico, Hawaii, and the Philippines, and the beet-growers, perhaps, are in a different situation. They produce sugar on a more or less competitive basis; that is, they do not require such heavy protection, and the relative volume of their production is such as to warrant an effort to give them the incidental protection that might justifiably follow the use of sugar as a revenue producer. They need moderate protection; Louisiana requires exorbitant protection."

The Modern Sugar Planter (New Orleans) also insists that free sugar "would mean the elimination of the beet-sugar industry along with the cane." According to the Washington *Herald* (Ind.), one of the reasons the Louisiana sugar-planters are at a disadvantage compared with planters in the tropics is that the growing season in Louisiana is too short for the cane to mature properly, and, consequently, the amount of sugar in their cane is 50 per cent. less than in Cuban cane, for instance. The Philadelphia *Record* (Dem.), however, not only argues that the beet-sugar producers could hold their own without protection, but that even Louisiana planters need not really lose by the proposed tariff changes, since they can devote their land to other crops, as their neighbors do:

"It is by no means certain that the destruction of the sugar interests would hurt Louisiana. For some time past, and wholly regardless of proposed tariff changes, we have been told that the Louisiana planters were dissatisfied with their profits, and found the returns better from rice and vegetables. Market-gardening has been highly remunerative in a warm climate whose products can reach the great markets of Philadelphia, New York, and Boston while still perfectly fresh.

"And a further consideration is the relative importance of the cane-sugar interest. Less than one-third of a million acres are planted in sugar-cane, and more than 200,000,000 acres are planted to cereals. We believe that if the Louisiana planters have to face competition they can do it, and that there are other crops at least as profitable, and in the opinion of some of the planters, more so than sugar even under present rates of duty. Finally, there are the interests of a third of a million acres against over 200,000,000 acres of cereals, not to speak of the millions of acres in hay and potatoes and miscellaneous crops and the half of the population of the United States which lives in towns and buys everything it eats.

"This question has got to be decided with reference to the interests of the nation as a whole."

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SPREADING THE COMMISSION IDEA

THE COMMISSION PLAN, which has been described as an "extremely democratic form of municipal government in its initiative, but a highly centralized form in its operation," is now to be tried in a large Eastern city. Commission government in Jersey City excites the interest of the metropolitan press not only because that city boasts of 267,779 inhabitants (census of 1910), but because it lies just across the Hudson from New York, and may show the larger town how to reform itself. Nor is this application of the "efficiency idea" to government to be confined to our municipalities. A modification of the plan has lately been seriously suggested as a substitute for State legislatures, and one South American country has replaced her single president by a board of nine commissioners.

Jersey City is the fourth city of over 200,000 inhabitants to adopt commission government. Its action reverses that taken two years ago, a favorable majority of 4,306 succeeding a negative one of 1,483. Three other New Jersey cities, also voting under the Walsh Law providing for commission government where it is wanted by the people, rejected it. But taken altogether, says the Newark *News*, last week's election in New Jersey showed "a strong growth of sentiment in favor of commission rule." *The News* goes on to say of the New Jersey situation:

"The outcome will be encouraging to other cities desiring to escape from unsatisfactory governmental conditions. . . . . .

"There are now sixteen municipalities that have adopted the commission plan as against nineteen that have rejected it."

President Wilson, who has by no means lost his interest in New Jersey politics, finds the result gratifying "because it again expresses the desire of the people of New Jersey to make their municipal governments more efficient and responsive." The scheme adopted, explains the New York *Evening Post*, "is a combination of that evolved in Des Moines and Galveston:

"The voters elect five commissioners—they may elect only three in municipalities of less than 10,000—and these commissioners select the Mayor. The commission has all the administrative, judicial, and legislative power previously vested in the Mayor, the City Council, and the other bodies."

So, observes the New York *Journal of Commerce*, "we are to have the experiment of municipal government by commission tried at our very doors where we can closely observe its effect, if so disposed." "Municipal government by commission," so it seems to *The Wall Street Journal*, "should be better than our own government by omission." And another paper in the greater city, the Brooklyn *Eagle*, says:

"The experiment of really eliminating party politics from city government has had much success in the South and in the West. It has never got so close to our City Hall before. If it is a complete success in Jersey City, no combination of politicians, Tammany or anti-Tammany, or both, can prevent the question of its adoption by Greater New York from becoming a vital question in the minds of our city voters."

Commission government for States has been broached before, but its advocacy by Governor Hodges, of Kansas, in a message to the State legislature has compelled editors to give it more thorough discussion. The Governor suggests a single chamber of eight or sixteen members. He thinks our present system of assembling legislatures annually or biennially, as in many States, is very much "as if the head of an important department of some other big business should give only fifty days every two years to its management." He would prefer a smaller body in continuous session. This idea of "press-the-button government" is received with characteristic scornful irony by the New York *Evening Post*:

"Our new legislature must sit continuously. If an economic condition should change overnight, we shall be ready the next morning without the formality of a governor's message calling an extra session. If any citizen thinks of a law that he imagines would look well on the statute-book, a special-delivery letter will get it before the commission-legislature in no time. Floods and panics will lose their terrors, if indeed they dare to happen at all, when prosperity can be restored by the pressing of a button. In a word, what Cerberus was to Hades our new kind of legislature will be to Kansas. The 'biennial exhibition of inefficiency' will be a thing of the past, and in its place we shall rejoice in the continuous performance of such a government as never was on sea or land."

But such a change in the form of our State governments has long been looked on with much favor by *Collier's Weekly*, and in a recent issue it quotes a number of newspaper editorials advocating or predicting it. *Collier's* itself declares that, "this idea has been set forward during the past few weeks by the

THE TARIFF WILLIAM TELL.
—Bartholomew in the Minneapolis *Journal*.

DIRECT TRANSMISSION.
—Spang in the Montgomery *Advertiser*.

STRAIGHT FROM THE SHOULDER.

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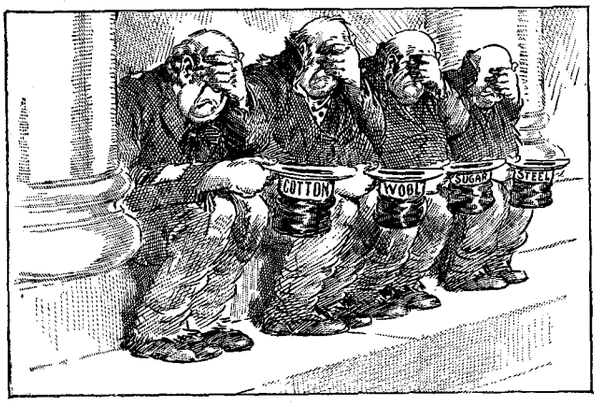

THE PANHANDLERS.
—Macauley in the New York *World*.

ABOUT DUE FOR AN AWFUL SOAKING.
—May in the Detroit *Times*.

ANOTHER FLOOD PROSPECT.

performances of many legislatures in session." And the Philadelphia *Record* agrees that "one of the strongest arguments for the plan is provided by the legislative bodies themselves:

"The experience is common to all States, and regardless of the political complexion of governors and legislative majorities. Good measures are mutilated by amendments in one or the other house, or they die in committees or through deadlock. There is no adequate sense of responsibility, and a vicious measure originating in one house will be passed by the other on trust; and in the hurry of a session of 60 or 90 days it is impossible to give proper attention to the 2,000 bills (which is about the average) presented, or even to the 200 or so that are usually passed.

"In a unicameral body of about 15 members, as suggested by Governor Hodges, deadlocks, for one thing, could not occur. There could be no shifting of responsibility from one chamber to the other. There would be no pigeon-holing of bills, for there would be no committees, and every measure introduced would be before the house until disposed of. There would be no last-hour rush of bills, with all its attendant evils; for the legislative commission would be in session the year around, or as long and as frequently as there was public business to be attended to. There would be no lack of deliberation; on the contrary, legislation by commission might be too deliberate."

But tho the Pittsburg *Dispatch* reminds us that Governor Hodges' "State government by Commission" is nothing but a suggestion for a smaller, more compact and more efficient legislature, it goes on to say that a "national commission plan has actually been put into operation":

"Down in the Republic of Uruguay they have officially proclaimed a proposition for real commission government of the whole nation. The Congress, consisting of 19 Senators and 75 Representatives, will be left undisturbed except that it will be deprived of the power to elect a President, which it now exercises every four years. Instead, the office of President will be abolished and nine commissioners elected by popular vote, who will select their chairman, upon whom will devolve the duties of President. The chairman of the board will serve two years and may be reelected, but he may also be recalled by a two-thirds vote of his fellow commissioners.

"The whole plan is based upon the conception that the nation is a great corporation, of which the voters are the stockholders and the commissioners the directors. The terms of the directors or commissioners will be nine years, but at the beginning the term of one shall expire each year and his successor be elected for a full term. The whole board will have the power to approve, criticize, or veto the acts of the Congress, to submit recommendations for legislation to the lawmaking body, to fill the offices subject to Congressional ratification, have direction of the Governmental departments, army and navy, and make treaties with the approval of the Senate and alliances with the approval of the whole Congress.

"The extension of the commission plan to National Government will be a remarkable experiment which will be awaited with interest the world over."

MORE AID FOR MOTHERS

THE ACTION of Ohio, New Jersey, and Pennsylvania in the East following that of Idaho in the West, means that seven States have now adopted the policy of helping destitute mothers to provide for their little ones in their own homes. The Ohio law, we are informed by the press, provides for pensions of $15 a month to dependent widows with one child under fourteen, and to mothers with one child under fourteen whose husbands are helpless or in prison, or who have abandoned their families. There is an extra pension of $7 a month for each additional child under fourteen years. The court, we read further, "must satisfy itself that the child is living with its mother, that without the pension the home would be broken up, that it is beneficial to the child to stay with its mother and, after investigation, that the home is a proper one." This mother's aid measure, the Cincinnati *Enquirer* notes,

"is in reality an extensive codification of the juvenile delinquency laws and a revision of acts relating to children's homes, occupation of youths, and the management and direction of private and public orphan asylums and refuges. Its ramifications are extensive and will affect many industries employing females under twenty-one years of age and males under eighteen."

In New Jersey the pension is fixt at $9 a month for dependent women with one child of school age; $5 a month is added for a second child, and $4 more a month for each additional one. So, as one editor compares the laws in two States, while "in New Jersey a dependent mother with five young offspring would get $30 a month, in Ohio she would get $43."

Such aid to mothers, explains the New York *World* in its news columns, "is a taxpayers' money saver, while increasing the self-respect of both mothers and children." The expensive supervision in State institutions is replaced by the home supervision of the mothers. And the Columbus *Citizen* defends the new legislation adopted by its State, on the ground that "children were meant to grow up in homes, not in institutions."

Yet the New York *Times* points to the allegations of weaknesses in the workings of the motherhood pension law in Illinois, the pioneer State in this movement, which were noted in our pages March 1. And the Brooklyn *Eagle*, discussing the proposals for similar legislation in New York, believes that tho "the pension system, according to the theorists, is better than any other plan of relief," it probably "never could be carefully administered, and the opportunity for extravagance developed from sentimentalism is gravely apparent." Objection to the description of this reform as "mothers' or widows' pensions" is made by the New York *Evening Post*. "Motherhood has not been endowed," it carefully explains:

"The State is merely giving some assistance to needy children

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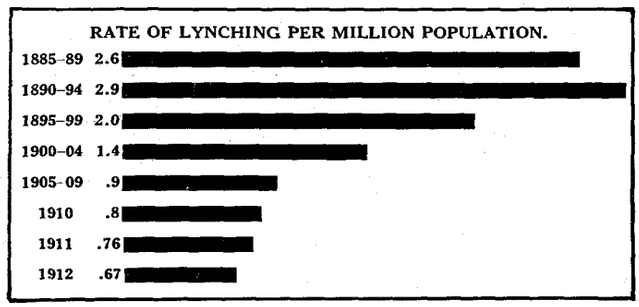
and older persons while allowing them to remain at home, instead of following the more usual procedure of putting them into an institution. The 'pensions' are not to be spent at the free will of those who receive them, as an old soldier may spend his, but under strict regulation by the courts. They are payments for certain purposes rather than pensions. For such an arrangement there is much to be said. Where a mother has the strength and the capacity to take care of her children, but cannot do so if she must employ her time away from home in earning their bread, it is surely wiser to give her the money that will enable her to make useful citizens out of her children, than to turn them over to professional caretakers, however worthy the latter may be. Nor will there be objection to such payments to indigent widows without children as will keep soul and body together, if the whole matter is carefully supervised. Preservation of the home is worth all it may cost in this way. But let us not carelessly talk as if a new and large section of society were about to be pensioned for life."

LESS WORK FOR JUDGE LYNCH

LITTLE PRIDE may be felt over the fact that there were sixty-four lynchings within our borders last year, but Dr. Booker T. Washington deems it "especially encouraging" that there should have been only sixty-four. And Mr. Frederick L. Hoffman explains in the New York *Times* that "the country may well be satisfied with the fact that, with a single exception, this was actually the lowest number of lynchings during the last twenty-eight years, and, without exception in proportion to population, the lowest rate of lynching during the period for which the historical record has been preserved." The most important fact, in Mr. Hoffman's opinion, is the tendency of lynchings to decrease, allowing us to hope "that since the rate



THE DECLINE IN LYNCHING.

"The most important fact is not so much the actual number of lynchings as the relative *tendency* of lynchings to increase or decrease, in proportion to population."

has steadily gone down the time is not far distant when lynchings North or South, will be practically a thing of the past." The accompanying diagram, prepared by this writer from figures gathered by the Chicago *Tribune's* statistician, shows clearly just what this means without need of further discussion. But certain conclusions reached by Dr. Washington with regard to the Southern lynching problem, and published in a letter to *The Times*, make interesting reading in this connection. The one great cause of lawlessness, "whether between members of the same race or between the two races," says the head of the Tuskegee Institute, "is ignorance and poverty," He continues:

"We must not expect any sudden change so far as making the people law-abiding is concerned until ignorance is removed. This, of course, means years of hard, patient work on the part of all of us. But, in my opinion, we need not wait for the removal of ignorance to have the laws in the South enforced, but we must not make the mistake that some communities and States, I fear, have made of feeling that you can reform people and make them law-abiding by merely putting them in jail or in the penitentiary. One has got to go deeper and remove the cause of crime.

"While waiting for education and civilization to do their work, it is important that those who are placed in authority in the South—the Governors, Judges, sheriffs, etc.,—do their complete duty in preventing lynching, and that every citizen do his duty in removing the causes that provoke lynching.

"My own belief is that lynching is unjustifiable, however, for any cause."

While Dr. Washington still finds much to discourage him and his fellow workers, he declares that he is

"able to state, without hesitation, that within the last ten years the public sentiment among the white people in the South favoring the enforcement of law has grown fast, and has taken a deeper hold than has ever been true in the history of the Southern States."

But perhaps the most patent influence toward the decrease of lynching and kindred lawlessness, adds the negro educator, is that of the Southern white daily press:

"A few years ago the daily press in the South was either silent on the question of lynching, or, in a few cases, approved it for certain crimes. To-day in the South there is practically no daily paper of any standing that does not openly condemn lynching and all forms of mob violence. These daily papers all speak against these crimes more forcibly than has ever been true in the history of the South before, and their utterances are making a better and saner public opinion on this subject."

"BLUE-SKY" LEGISLATION

THE JAIL SENTENCES given to Messrs. Freeman, Hawthorne, and Morton for the fraudulent exploitation of Canadian mining property were generally indorsed by the press as a sign that the law is no respecter of names. But the fact that these men succeeded in inducing their fellow citizens to part with some $600,000 before they were caught has been used to back up the demand for laws to protect the investor against the operations of investment swindlers. Indeed, with "blue-sky laws" under consideration in thirty-six States, it seems now quite permissible to speak of a "nation-wide movement" in favor of such legislation. In Kansas, the first "blue-sky law" is said to have worked well, but to require amendment in some particulars. A bill of this sort has just been signed by the Governor of Missouri, while another has been vetoed by the Governor of Indiana. In New York, Assemblyman Goldberg's measure is receiving its share of criticism in the financial center of the continent.

These laws, notes one editor, derive their name from the fact that they are "aimed to stop the swindling operations of promoters 'who sold blue sky.'" The methods whereby such business is to be prevented may be divided into two heads—publicity and supervision—explains Vice-President Lewis B. Franklin, of the Guaranty Trust Company of New York, as quoted in the New York *Journal of Commerce:*

"Publicity.—As a rule the blue-sky law provides that before offering securities to the public the dealer must make known his general plan of doing business, give information as to the make-up of his firm or corporation, and in some cases give references as to his integrity. He must have a definite place of business in the State, where he can be served with papers when necessary. The unscrupulous dealer in fraudulent securities will thus be compelled to have a definite place of abode where he may be reached by the State authorities. This, in itself, is a strong measure of repression.

"Supervision.—The proper State authority, be it Secretary of State, Securities Commissioner, or any one else appointed for that purpose, is given the right to obtain from dealers full information about any securities about to be offered, and if in his opinion they do not offer a fair opportunity for the investor he is given the right to prevent their sale. He is also given the right to inspect the books of the firm or corporation offering the securities and see that they are solvent."

Now, as Mr. Franklin goes on to show, investment bankers and dealers in legitimate securities have not the least objection to such regulation as this. But they do find fault with the Kansas law (which is being used as a model in many State legislatures) and the Goldberg Bill because it seems to them that

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in addition to the suppression of the sale of fraudulent securities the business of legitimate dealers is interfered with to an almost prohibitive extent. They see no reason why reputable firms of stock-brokers should be made to submit full details regarding the financial status of every new security they offer for sale in the State. Certain publicity features seem too drastic, and, in Mr. Franklin's opinion, would enable the public or a newspaper to get access to confidential information which ought to be the exclusive possession of responsible heads of firms. Another objection is thus stated by the New York Chamber of Commerce:

"The distributers of the lowest grade securities to which the consent of the examiner had been obtained would give the fact of the approval all publicity possible. The marketing of the weakest securities approved, particularly among the small and inexperienced investors, would be materially facilitated."

So the Investment Bankers' Association of America, after a committee had communicated with a score of Kansas bank cashiers and presidents and learned that the principle of the law was generally favored, have prepared a model "blue-sky law." They have drawn the measure, as they believe, in such a way that if enacted into State law, it "would have the effect of preventing the sale of fraudulent securities, at the same time placing no considerable difficulties in the path of the legitimate dealer." Copies of the model bill have been sent to all banking commissioners and to the State legislatures. Its features, we learn from the New York *Evening Post's* financial comment,

"include, first, the provision that all banking houses or institutions dealing in securities shall file with the Superintendent of Banks the names and addresses of all partners or officers; second, a statement from two officers of savings-banks, national banks, State banks, or trust companies testifying to the good repute of the bankers; third, a designation, by a non-resident house, of some attorney within the State for legal service; fourth, authority by the Superintendent of Banks to require, if need be, a statement from bankers describing in detail the character of any security offered; fifth, authority by the Superintendent of Banks (subject to review by the courts) to order a banker not to sell or offer any objectionable security, and, sixth, exempting State and public securities, commercial paper running not more than nine months, and stocks and bonds put out by certain well-established corporations."

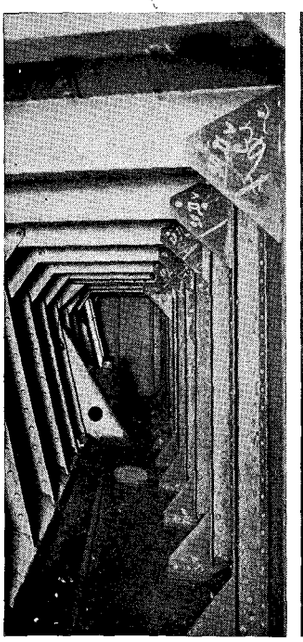
Since the experience of Kansas is being used as an argument both for and against the enactment of "blue-sky laws" in other States, it may be well to note what State Bank Commissioner Dolley has to say. According to a statement which the Springfield *Republican* quotes on its editorial page, he is firmly convinced of the worth of the Kansas law, but concedes that it has imperfections and should be amended. According to the Commissioner:

"The Kansas law has saved the Kansas people more money during the time it has been in operation than it takes to run our entire State government, and this money was largely saved to a class of citizens who can least afford to lose it, whose knowledge of business is limited, and they are more or less at the mercy of the dishonesty and shrewdness of this class of confidence men and thieves. I believe that any law which accomplishes such results should be upheld by our citizens. . . . . .

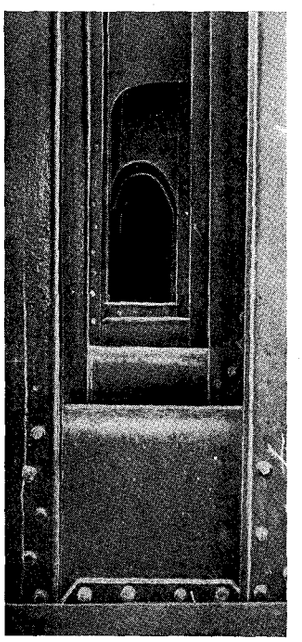
"I believe that the Kansas law is founded on exactly the right principles, with the exception that special provision should be made for the investment banker, or any other person, firm, or corporation dealing exclusively in stocks and bonds. The Kansas legislature when it meets next month will be asked to amend the law so as to provide for a special blanket permit for the investment banker and others dealing exclusively in stocks and bonds, requiring them to file the statements, etc., required by law in regard to their own bank or firm, so that the banking department may investigate their reputation, both as to the class of securities they handle and along other lines. When they satisfy the banking department that they handle nothing but first-class securities, and their reputations along other lines are found satisfactory, the bank commissioner may issue them a permit. . . . With this provision in the law I see no reason why any legitimate investment banker should object to the law."

FRUITS OF THE "TITANIC" DISASTER

THE TRAGIC MEMORIES invoked last week by the first anniversary of the sinking of the *Titanic* raise the question: To what extent, in these twelve months, have governments and steamboat companies applied the lessons driven home by that appalling disaster? While some editors detect a tendency on the part of the public to forget those lessons and to relax the pressure of its demand for reforms, all agree that ocean travel is safer to-day because of that terrible sacrifice of 1,503 men, women, and children in the icy waters of the North Atlantic in the early morning of April 14, 1912. "The comparative safety of those who now go upon the sea in the great liners is the service done for them by the 1,500 souls lost with the *Titanic*," says the Springfield *Republican;* and in the Brooklyn *Eagle* we read:



Showing the construction of the *Imperator's* double hull, a feature also of her two sister ships.



New inner skin put in the *Olympic*, sister ship to the *Titanic*, at a cost of over $1,000,000.

ONE LESSON THE "TITANIC" TAUGHT—THE DOUBLE HULL.

"Some good comes out of every great calamity and some good has come out of this. We have abandoned as a fallacy the theory of the unsinkable ship. The preaching of many marine architects in favor of the double hull would not in a dozen years have carried the conviction at once brought home to shipbuilders when the full story of the wreck became known. The agitation of legislative 'reformers' all over the world would not have forced owners to increase their equipment of life-boats and life-rafts so promptly as they themselves increased it without compulsion when need for the increase was tragically demonstrated. Marconi himself could not have argued so forcefully for the perfection of wireless service at sea as did the want of a perfected system on ships that answered the *Titanic's* call for help. If the catastrophe of April 14, 1912, is recalled with grief for those who perished bravely and uncomplainingly, it will be remembered also that the dead died not in vain."

Perhaps the most important development in steamship building since the loss of the *Titanic*, says the New York *Times*, has been the double-skinned steamship, the ship within a ship, with transverse bulkheads extending between skins to the upper deck. The new Hamburg-American liner *Imperator*, the largest vessel afloat, was designed and built on this principle, while the White Star liner *Olympic*, originally built with a single hull, has been

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reconstructed at a cost of a million and a quarter dollars, the principal change being the addition of an inner skin. Another result of the *Titanic* disaster, says *The Times*, has been to check the speed mania that had taken possession of both the traveling public and the steamship companies. Moreover, an ice patrol has been established on the North Atlantic steamship lanes, the life-saving equipment of the liners has been increased, and in some cases two or more captains have been allotted to each ship, in order that the safety of the passengers shall not depend upon the judgment and alertness of an overworked officer. The *Imperator*, for example, carries a commodore and three staff captains, one of whom will be always on the bridge. In the New York *World* Mr. George Uhler, Supervising Inspector-General of the United States Steamboat Inspection Service, bears witness as follows to the increased precautions against disaster at sea:

"Since the *Titanic* went down I have inspected many transatlantic liners, and I know of my own personal knowledge that nearly every steamship landing at the port of New York now carries a sufficient number of life-boats and rafts to care for every passenger on board in case these boats were called into use. I also know that the officials of the big lines have cut down the number of passengers to be carried in order to fulfil promises made regarding a sufficient number of life-boats for passengers and crew.

"It is likewise true that every large steamship now carries two wireless operators, one of whom shall be on duty constantly. As to the number of drills on the part of the crew, I also have knowledge that the companies are doing everything in their power to have the crews so trained that all life-boats and rafts may be properly manned and operated in cases of emergency. Just how frequently these drills take place I cannot state.

"Before the *Titanic* disaster, the question of boatage was regulated by the tonnage of the ship, without regard for the number of the passengers. That has been changed; the number of boats now depends solely on the number of persons carried. I may add that every American vessel engaged in overseas trade is equipped with boats and rafts to accommodate every person on board.

"In the lake, bay, and sound trade passenger vessels are required to have lifeboats and rafts for all passengers only between May 15 and September 15, the season when the passenger-carrying trade is greatest. At other seasons they are required to have boats for but 60 per cent. of their passenger capacity. This is sufficient, for our coastwise passenger trade in the winter months is very light."

On July 23, 1912, the United States Congress passed a law forbidding any passenger ship, American or foreign, carrying fifty or more passengers, to leave any American harbor without a wireless apparatus capable of transmitting and receiving messages a distance of one hundred miles, with an auxiliary power-plant sufficient to operate it for four hours if the main machinery is disabled, and not less than two skilled men to send messages. In July of this year an International Maritime Conference is expected to assemble in London to bring about an international agreement "for a system of reporting and disseminating information relating to aids and perils to navigation, the establishment of lane routes to be followed by the transatlantic steamers," and other matters affecting the safety of ocean travelers. Says *The Times:*

"Within the year so many measures have been taken to guard against a repetition of this disaster that we may be sure that it will not be repeated. No ship in the plight of the *Titanic* will be lost again under similar conditions."

TARIFF TALK

THE sugar growers want a sugar-coated tariff bill.—*Memphis Commercial Appeal.*

WHAT appears to be needed most is a downward revision of the middleman.—*New York Press.*

IF Government expenses could be cut $80,000,000 a year—Ah! That is a different matter!—*Brooklyn Eagle.*

SCHEDULE K will soon be able to appear in a hobble skirt without looking ridiculous.—*New York Evening Sun.*

THE reduction of the duty on mirrors is expected to reflect favorably on the Democratic tariff.—*Jacksonville Florida Times-Union.*

PROBABLY the tariff won't be so perfected that we shall be deprived of the pleasure of blaming it for things that are really our own fault.—*Columbus Ohio State Journal.*

NONE of the protected interests that complain of the proposed reduction of the tariff express any sympathy for what the consumers have suffered all these long years.—*New York World.*

AGAIN these fatal three "Rs"—Revision, Reduction, and Ruction.—*New York Press.*

WOOD pulp on the free list should reduce the cost of breakfast foods.—*Baltimore Evening Sun.*

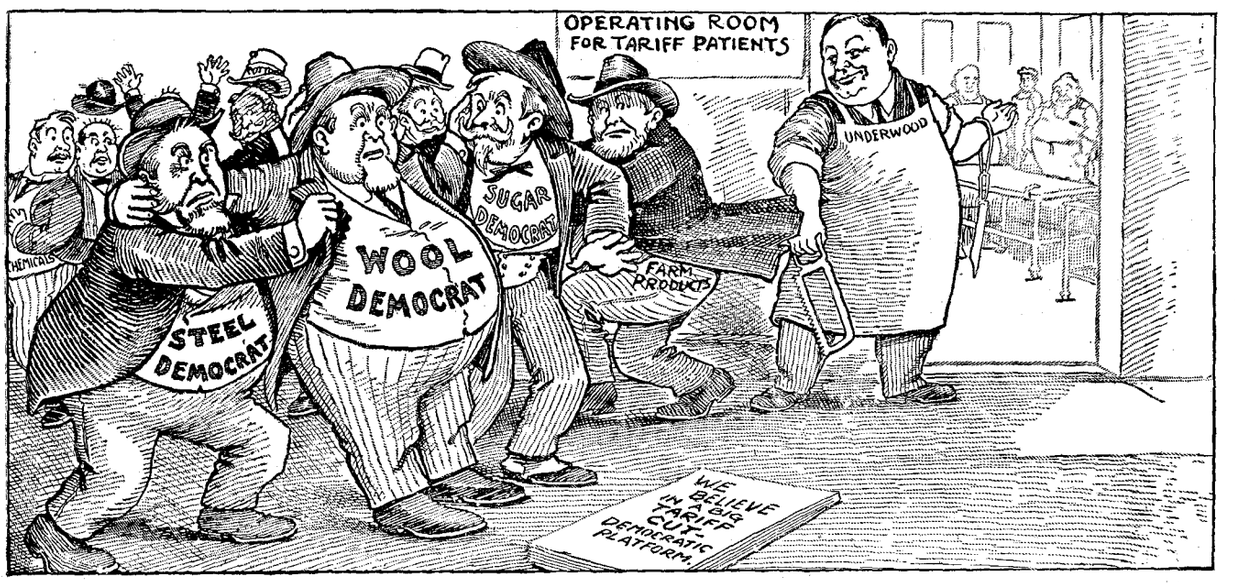
IT begins to be evident that the discussion of free wool will reveal a good many black sheep.—*Chicago Record-Herald.*

WHY should mere Congressmen rewrite Schedule K, the literary masterpiece of the woolen manufacturers?—*Baltimore Sun.*

THE removal of the tariff on typewriters and newsprint paper ought to give the needed impetus to literary art.—*Brooklyn Eagle.*

THE clause in the Wilson Bill prohibiting the importation of plumes may save the lives of a lot of egrets and cranes, but it'll deprive a whole heap of roosters of their tail feathers—*Boston Transcript.*

THE same Mr. Wilson who is represented as concerned about the situation resulting from the flood in the Middle West, is arranging to tear down the levees and let in a flood from Europe.—*Pittsburg Gazette-Times.*



"YOU FIRST!" —Bartholomew in the Minneapolis *Journal.*

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FOREIGN COMMENT

MONTENEGRO AGAINST THE WORLD

LITTLE MONTENEGRO fired the first shot in the Balkan War; little Montenegro seems likely to be the last to cease firing. Europe expects Nicholas obediently to give up Scutari before long, but his dogged pertinacity astonishes everyone. The fall of Adrianople has practically ended the war, but the Powers are disputing about the spoils—the Rumano-Bulgarian and the Albanian frontiers, in which last question is involved the fate of Scutari, at whose walls Nicholas has been pounding away, in defiance of Vienna, Berlin, London, and St. Petersburg. As Russia has agreed with Austria and the other Powers that Scutari shall be included in the new Albanian kingdom, Montenegro is generally considered by the press of Europe to be in for a sharp disappointment, and some pretty caustic criticism of the doughty mountaineers is being heard. The Montenegrins are treated as mere mountain brigands, seizing what they want without regard to the rights of property. They are called rebels, despising that august but impalpable authority, the Concert of the Powers. Thus the

THE NEW BOUNDARY OF ALBANIA

As the Powers would draw it, giving Scutari to the new Kingdom. The light broken line is the old frontier, the heavy one the new.

Rivista d'Italia (Rome), a journal representing the lettered class of a country which has just annexed Tripoli, solemnly says:

"What are the arguments upon which the Montenegrins base their claim to occupy Scutari, the adjacent towns of Ipek and Djakova, and their territories? These arguments may be practically reduced to one, the argument of highwaymen: 'We are poor,' they say to the travelers; 'we are also armed; we have the right to live; we should find your purse particularly useful to us. We must have it. Your money or your life!' No doubt any people, by a similar argument, could, as in the Middle Ages, take the life or property of others, reckless of their rights, and backed, like Montenegro, by a force which is not their own."

Montenegro, says the London *Times*, will gain a great accession of territory as a result of the war, but not Scutari, "for the excellent reason that neither by history nor by population has she a just claim to it." There is something almost naive in its pompous assumption that the Olympian deities known as Powers must not have their serene authority disputed:

"That it is the bounden duty of the Powers to prevent her from storming Scutari is plain for many reasons. The Powers can not allow their admonitions to be disregarded without great injury to the prestige upon which the authority for good of united Europe depends. If they suffer Montenegro to defy them with impunity, how possibly can they expect that others will pay attention to their wishes?"

Again, we read in the *Fremden-Blatt* (Vienna), an Austrian official organ, the following warning to Montenegro:

"That the final decision concerning the future appropriation of this Albanian city will be enforced by the Powers is beyond all doubt. . . . The great Powers now find themselves in a

DANGEROUS.

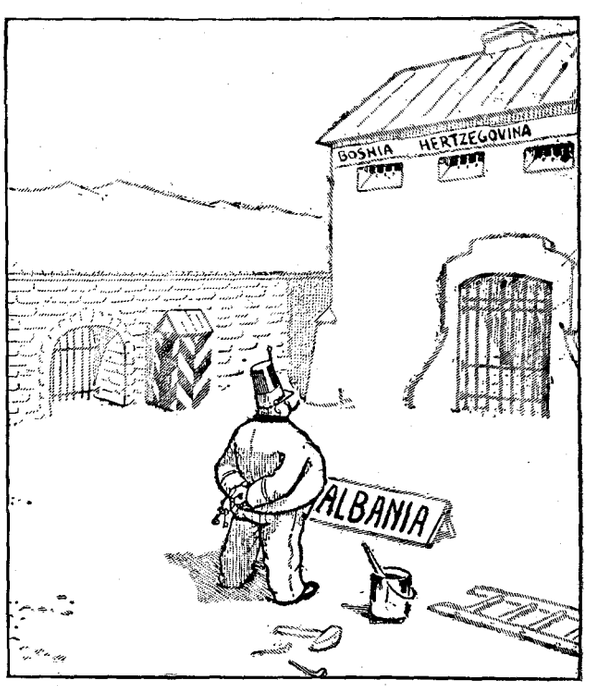
THE LITTLE FOLK (Montenegro and Servia)—"If we could only set them to fight each other!"

THE BEAR—"There would not be much left of you little folk if you did!" —*Westminster Gazette* (London).

dilemma, yet we may safely expect that Europe intends to bring its will to fulfilment."

The strong determination of Austria to keep Montenegro out of Scutari is more plainly exprest in the following utterance of the *Reichspost* (Vienna):

"Unless Montenegro respects the will of Austria-Hungary



THE PROTECTOR.

AUSTRIA—"I must take Albania under my protection."

—*Novoye Vremya* (St. Petersburg).

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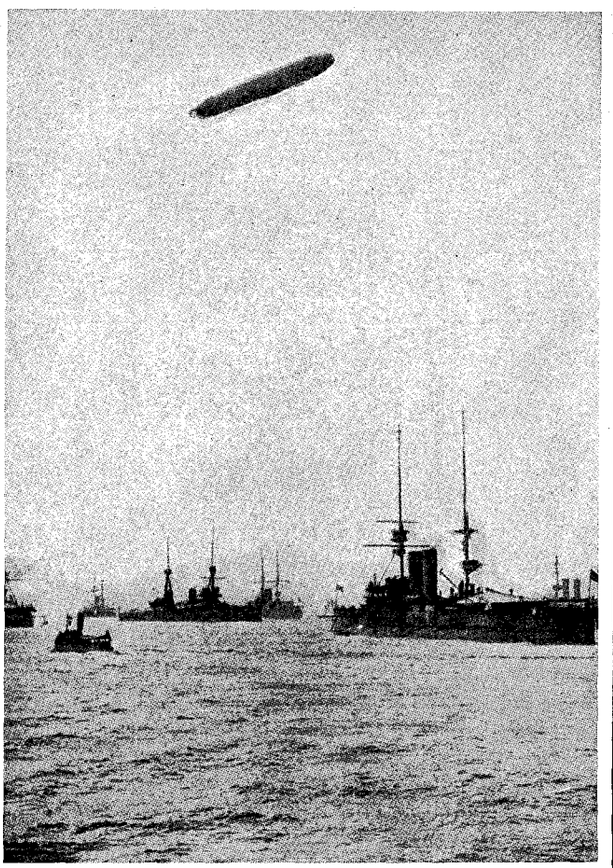
and the decision of the Ambassadors' conference, the Monarchy will be compelled to take strong measures."

But in case Francis Joseph sent his troops across the frontier, St. Petersburg would interfere, says the London *Westminster Gazette*, thus "destroying at one stroke the laboriously constructed fabric of the European Concert."



Courtesy of "Flying," New York.

THE NEW TERROR: A ZEPPELIN OVER THE BRITISH FLEET AT THE NORE.

Considering that any of the six Zeppelins can carry tons of explosives and long range and machine guns, and can attain a speed of *up to 55 miles an hour, and travel at night as well as day, and that* the anti-British sentiment in Germany is strong, says *Flying*, it is no wonder that England is alarmed.

As for "the European Concert," Mr. Jaurès, in his *Humanité* (Paris), jeers at it with saturnine bitterness and remarks on the phrase employed in the note to Nicholas—"unanimous Europe":

"The lie of the 'European Concert' has never appeared so flagrant as at this moment.

"The situation is exactly this:

"Europe 'unanimously' decided that Scutari should belong to the future state of Albania, and Montenegro's attack on that stronghold must immediately cease. But this decision was not 'unanimous,' unless it had been received in a benevolent spirit by the King at Cettinje. If he braves 'unanimous' Europe, Europe's responsibility is at an end.

"It was all a trick arranged beforehand. And King Nicholas knew it right well.

"The consequence of this hypocritical 'unanimity' is that Austria has nominated herself the policeman of Europe to carry out a European decision that at least the half of Europe—the Triple Entente, towed by Russia—does not care to see realized.

"And thus it is that the essential peril, the unique peril, remains the same since the outbreak of the Balkan War. The cause, the ultimate cause, of the complications which have ever threatened and still threaten the general peace is the profound division of a Europe which plays at unity and 'unanimity' merely to win the applause of the gallery."

"ZEPPELIN IV" INVADES FRANCE

LUNÉVILLE, in the east of France, where a treaty was signed in 1801 between Germany and Austria on the one part and France on the other, has been the scene of a curious and almost coincidental event. The great dirigible *Zeppelin IV*, a triumph of German airship building, suddenly crossed the frontier of Lorraine and descended on French soil in the midst of a brigade of French cavalry then engaged in their maneuvers. The German press is horror-struck from the fear that France may learn some of the secrets of her aeronautics, while such Paris papers as the *Aurore* suspect espionage. According to the *Matin* (Paris), photographic apparatus and plates were seized on board the airship. A clear account of the incident is be to found in a letter from the Paris correspondent of the London *Daily Mail*, in which we read:

"While a brigade of cavalry was maneuvering at 1.30 on the Champ de Mars, the vast parade-ground at Lunéville, a fortress, a great Zeppelin airship descended from the clouds and hovered over their heads.

"In a few moments the entire population was out of doors and staring up. While the soldiers and the people gazed, the giant ship, with its twin cars carrying several uniformed figures, began to descend.

"Driven by a brisk easterly wind, the airship drifted dangerously near the roofs of the houses, and the men in the car could be seen making signals to the men below. French soldiers seized the rope thrown down to them and quickly secured it. The officer commanding the Lunéville garrison then telephoned and requested the occupants of the *Zeppelin*—four officers in uniform and seven mechanics—to explain their presence in French territory.

"The commander of the airship is reported to have said that he set out at 6.40 A.M. from the Zeppelin station at Friedrichshafen, Lake Constance, on a private trial trip. After cruising about for several hours they lost their course in the clouds. They were not aware that they had crossed the frontier.

FRENCH OFFICERS BOARDING THE "ZEPPELIN IV."

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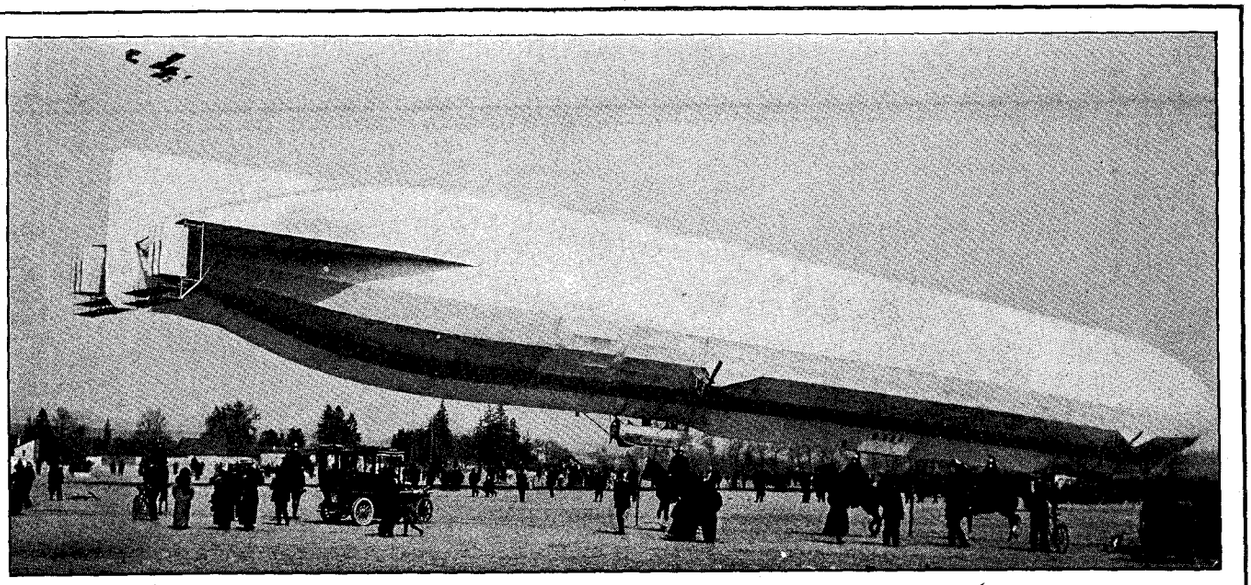


THE GERMAN "ZEPPELIN IV" ON THE FRENCH PARADE-GROUND AT LUNÉVILLE.

"The French officer then informed the visitors that he would be obliged to seize the airship and detain the occupants.

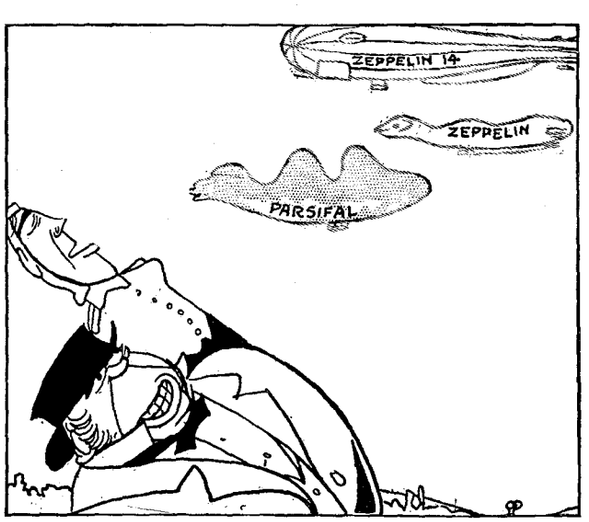
"Four battalions of soldiers were placed round the airship to keep back the immense crowd of curious sightseers who had gathered on the Champ de Mars. The attitude of the people was distinctly hostile.

"In its descent, the airship, which is 550 feet long, with a diameter of 30 feet, lost a large quantity of gas."

The same paper tells us that the hostile attitude of the people was changed into amazement and even enthusiasm under the following circumstances. During the morning after the arrival of the dirigible:

"The maneuver-ground swarmed with people. All Lunéville took a holiday. Every officer in the garrison was there, and many had brought their wives. The people did not say much, but looked at the *Zeppelin* and smiled. French sappers, holding down the airship, wore a broad grin. The peasants were massed behind and kept up a running fire of chaff.

"The bantering note of the crowd turned to real enthusiasm when, at about 10.30, a little point showed in the sky and an aeroplane piloted by a French Army airman from Épinal glided to the ground, skimming low over the top of the *Zeppelin*. Another machine appeared, and then a third. They came down so close to the airship that their wings almost touched it. Then they flew above its length from stem to stern. Everybody was wild with delight."



THE FANTOM AIRSHIP.

HAMLET—"Do you see yonder cloud that's almost in shape of a camel?"

POLONIUS—"By the mass, and 'tis like a camel indeed."

HAM.—"Methinks it is like a weasel."

POL.—"It is back'd like a weasel."

HAM.—"Or like a whale?"

POL.—"Very like a whale, but besides they all look like German airships."—(*Hamlet, Act III, Scene* 2.)

—*Lustige Blaetter* (Berlin).

The Germans have paid dearly for their rashness in sailing so close to that French frontier which seems to fascinate them, remarks the London *Standard*, and it goes on to say:

"The German authorities have plumed themselves greatly on possessing unique superiority, not only in degree, but in kind, and they must be suffering considerable chagrin at the upshot of the 'too clever by half' tactics of the trial trip. There was no reason whatever why the *Zeppelin IV* should not have kept to German territory. The dominions of the Kaiser are broad enough for the evolutions even of the latest *Zeppelin*. But the temptation to sail along the French frontier seems to have been irresistible, and the irony of fate has given the French authorities the opportunity of casting curious and by no means unintelligent eyes on the very last word in aerial dreadnoughts."

On turning to the German press we find the *Taegliche Rundschau* (Berlin) observing: "The officers of this airship can only be adequately dealt with in the way France dealt with Marshal Bazaine for the surrender of Metz—by court-martial." "It was the unquestionable duty of the senior officer of *Zeppelin IV*," remarks the *Post* (Berlin), "to blow up the airship and all on board," instead of thus permitting its "priceless secrets" to be revealed to the French.

The most serious view of the matter as regards England is taken by the London *Pall Mall Gazette*, which utters these significant words of "warning":

"The German officers who were compelled to land their new *Zeppelin* in the midst of a regiment of French cavalry at Lunéville must be feeling pretty small. It is the kind of ignominious end which will, inevitably, overtake a certain number of aircraft in war. No doubt, the French Government will accept the proffered explanation that *Zeppelin IV* got above the clouds, lost her way, and so unwittingly violated French territory. There will be no disposition to put an ugly interpretation on the incident. But we can not help saying that it has a considerable significance. The airship has not yet been taken over by the German Government; she is, therefore, still technically a private craft, and, if she had not been forced to descend, the presence in her of German officers in uniform would not have been known. Had she been seen in the air, the Government would have disclaimed all responsibility for her.

"It was under precisely similar circumstances that the airship suspected of having made a trip over Sheerness was flying. A German airship was doing her acceptance trials at that time,

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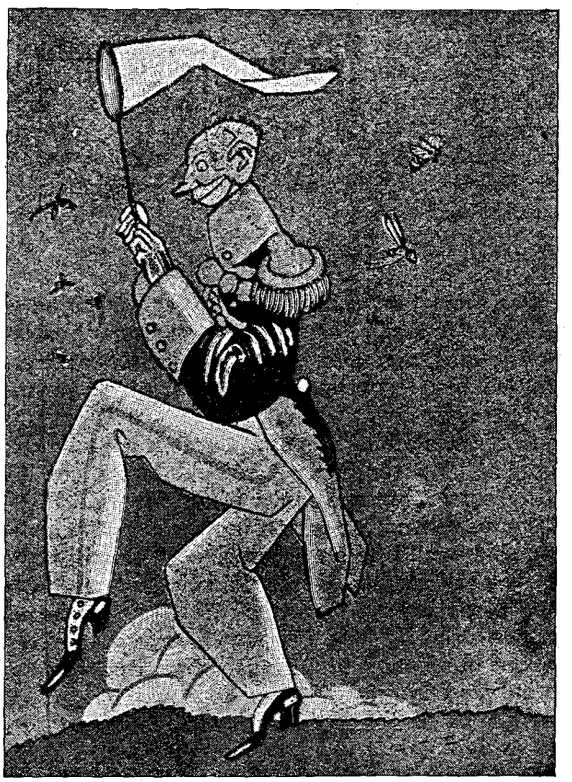
and the German Government were able to say that no army airship had been flying on the day in question. But the *démenti* did not exclude the possibility that the new vessel had made an experimental trip on her own account. Very likely, it is the zeal and enthusiasm of the officers on board, rather than the orders of the Government, which dictate these adventures; but the lesson to foreign Powers remains the same in either case. It is as far from Friedrichshafen to Lunéville as it is from Cuxhaven to Harwich; it is proved, therefore, by the erratic Odyssey of *Zeppelin IV*, that aerial reconnaissance or invasion of these islands is easy, in the absence of any sufficient aerial fleet to resist the enterprise."

The Daily Mail sees in the affair a weakness of the German dirigible, for "an airship which is apt to be blown out of her course by a slight wind and suddenly find herself within the lines of a hostile army is still a very imperfect weapon."

ADRIANOPLE AND PEACE

THE WAR ENDED with the capture of Adrianople by the Bulgarians, believe most of the European press, who go on to discuss its influence on the peace terms. Adrianople was considered the key to the Balkan situation. The fortifications were constructed on the most modern plan, and with all the resources of scientific engineering. It was no mere Plevna—a rude and primitive array of breastworks. It was equipped with the latest triumphs of German artillery, manned by a large garrison and commanded by a man, Shukri Pasha, whose prestige was scarcely diminished by his defeat. Such is the accordant testimony of the European papers. Has Turkey lost all when she has lost her mightiest stronghold? Can Bulgaria now dictate her own terms, claiming even an indemnity? These are the problems that agitate the minds of Europe's writers. The Paris *Soleil*, organ of the Royalists, a broad-minded and brilliantly edited journal, remarks:



EUROPEAN DIPLOMACY TRYING TO CATCH "PEACE."
—*Pasquino* (Turin).

"After the fall of Adrianople it seems as if a treaty of peace between the Balkan Powers and Turkey must immediately follow. The capture of this fortress was the problem which raised all the difficulties on which Kiamil Pasha made shipwreck and the negotiations of London met their defeat. Adrianople taken, it seems most illogical and useless that an arduous and bloody struggle should still be continued up to the lines of Tchataldja."

The *Pester Lloyd* is much of the same opinion, and thinks the Allies should now be satisfied and rest on their laurels:

"All that their victory could bring the Allies in the shape of honor, fame, and increased power it has brought them. They now possess a fertile and favored stretch of country whose natural gifts, increased by agriculture and fostering energy, will yield wealth in abundance. Their name will go down into history as victors in a noteworthy war. They have freed their connationals from a yoke under which they have been crusht for centuries. Nor has our monarchy or the other Powers been grudging with regard to the long-discust question of the Albanian frontier."

It is time to call a halt to Czar Ferdinand and his Bulgarians, thinks the *Hamburger Nachrichten*, which is losing patience, and advocates peace:

"If King Ferdinand rightly understands his business as a statesman, he must use the emotion which has been excited among his people on the fall of Adrianople for the political end of securing peace and settling with Rumania. Unless he does this, he may meet with a reactive movement which will prove dangerous. . . . This makes it all the more imperative on the Great Powers at this critical moment of Adrianople's fall to impress upon Bulgaria that this wild recklessness must be checked."

The London *Daily Mail* thinks that now "any prolongation of the conflict would be folly." But the London *Nation* believes that the capture of Murad II.'s ancient capital—the sacred home of ancient Islam—will not necessarily end the conflict. To quote the editorial of *The Nation:*

"The fall of Adrianople is good news, but it will not end the war unless it serves as a spur to European diplomacy. The Bulgarians are now free to hurl their entire army upon the Tchataldja lines. They have, quite naturally, resolved to accord no more truces before the final peace. It seems to follow that the Turks must either accord the full conditions of the victors, including a crippling indemnity, or else that Europe must intervene, not merely to define the terms of peace, but also to stop the operations of war. . . . . .

"There will be further fighting only if Bulgaria supposes that the Concert—the reestablishment of which should bring peace when the doctrine of the Balance only induced strife—is not unanimous and not in earnest, and reckons on extorting an indemnity by forcing her way to the Straits from which the Powers are resolved to exclude her. The continuance of the war under the influence of such a calculation as this would be a humiliating commentary on the weakness of European diplomacy; but, above all, it would be a criminal waste of human life."

The next step will be the capture of the Tchataldja forts, declares the London *Times*, and it appeals to the Powers to intervene. Yet this organ hopefully concludes:

"We trust that an honorable peace will now be concluded between the combatants without further useless bloodshed. Tho the fate of Adrianople was a foregone conclusion, it has hitherto been somewhat difficult to prescribe a new frontier for the Ottoman Empire in Europe while the Turkish flag was still flying upon various strongholds outside the fresh boundary proposed. The surrender of Janina to the Greeks, the capture of Djavid Pasha and a large Turkish force by the Servians, and the crowning of the patient hopes of the Bulgarians at Adrianople are all events which will facilitate the now imperative cessation of hostilities. . . . The storming of the Adrianople forts ought to terminate the war. That is the wish of Europe, exprest in terms to which both Turkey and the Allies are bound to pay heed, and we hope that the fighting reported at Tchataldja is not the prelude to an attempt to storm the lines which defend the Turkish capital. There are indications that already the Allies are more willing to listen to proposals of mediation, and the internal condition of Turkey should preclude the further pursuit of unavailing hopes at Constantinople. Europe has passed through great dangers, and at the moment of emergence the Powers will not brook without impatience any further attempt on either side to continue the struggle. The word must now go forth for a general sheathing of swords.—*Translations made for* THE LITERARY DIGEST.

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SCIENCE AND INVENTION

COLOR PSYCHOLOGY IN BUSINESS

AN IMPORTANT PART in salesmanship, and even in the wider conduct of affairs, is played by the psychology of color, believes Mr. Will Bradley, writing in *System* (New York, April). Mr. Bradley's posters, book-covers, and illustrations have made him famous, so he speaks on a subject like this with some authority. We understand too little, he thinks, the way in which colors are affected by juxtaposition, by daylight and by colored lights—yet these qualities, and their appeal, or lack of appeal, to human sympathy, are well worth our careful attention. Of two men with equally well-situated stores and the same goods in stock, one may outsell the other simply because he knows how to make his place attractive by color-groupings. The customer prefers one store to the other, but he does not know why. Mr. Bradley thinks that one man may even get the better of another in a business deal by wearing a scarf-pin of a disconcerting color—but of this more anon. We read:

"Red is the most popular color. It is the first choice of the uneducated and of savage and barbaric people. It excites and enrages animals. A child who is given a toy paint-box will use more red than any other pigment. Green, when low in tone and inclined to yellow, as in nature, is a restful color, and next to red the most popular. But a combination of primary red with primary green presents two active and excitable colors. One is the complement of the other, and, when placed together, each is shown at its greatest intensity. The red then appears redder and the green greener than under any other conditions.

"Women, because they give more constant thought to the selection of articles for personal adornment and the decoration of the home, are more sensitive to the personal appeal in color than are men. Every shop window, every store shelf, every counter, gives an opportunity for the use of color in making this personal appeal. Properly used, it is an ever-present silent salesman.

"Among the uneducated, the color sense is crude and barbaric. With education comes refinement. For example, a woman of the peasant type will wear a green skirt and a red waist with each color of full primary strength. While the personal appeal of these two colors is as great to the woman of education, her sense of refinement suggests a full suit of green, so low in tone that it is almost black, to which she will add only a touch of red, such as a single rose.

"Nature employs green in large masses, tho seldom in its absolute purity. In the spring, when nature displays but a few colors, the green in the grass and leaves is at its brightest, but as other colors come, the greens grow darker and grayer, forming only a background. Red in nature is never found in masses, but only as in flowers, a few birds, and the spots on butterflies. A child will fill its arms with red roses. A woman of refined tastes will arrange one red rose with a few sprays of green leaves. This one fact is a key to color in salesmanship. In the appeal to popularity colors are used in large quantities which nature uses sparingly. Refinement demands the discriminating choice shown in nature. . . . . .

"With an understanding of these general principles, salesmen will realize that it is unwise to allow a customer to view consecutively several pieces of merchandise of practically the same color or to allow a customer to give any extended visual consideration to one color without permitting the eye to see the complementary colors.

"Inasmuch as one color appears of a different hue when placed beside another, and loses purity when viewed without its complement, care should be given to the display of goods on shelves and the showing of goods on counters. . . . . .

"Unless for a permanent exhibit in which it forms a definite part of the color scheme, a store window should never have a background of highly finished wood of any definite color. Stained wood of any tone should only serve as a background for material which is used or worn under similar conditions. Men's clothing constantly associated with desks and the paneled walls of offices and clubs can be shown against stained wood. But if the windows throughout are in one strong tone, clothing in colors not complementary to that tone will suffer by contrast."

Now comes in Mr. Bradley's engaging theory of the disconcerting scarf-pin. He leads up to it gently, thus:

"A directors' room or an office to be used for conferences that require concentrated thought should be arranged in a harmony of low tones, such as olives, browns, russets, and grays. When the desk, tables, and chairs are in any of the brown stains usually applied to oak, the rug might be in an olive-green of about the same shade as the oak. These two tones—brown and olive—may be either dark or light and the room will remain restful. If the room is kept in a harmony of one tone throughout, such as olive-brown, or in blue-gray, red-gray, yellow-gray, or silver-gray, it can not be occupied for any length of time without tiring the nerves. Light tones of gray-green are restful to the eyes, but every office that is continually occupied should be provided with the complementary color to relieve the eye-strain. Obviously this color note can not be in the shape of a single bright spot, such as a bouquet of red roses in an olive-green room or yellow chrysanthemums in a blue-gray scheme, as this one strong note would focus attention and divert thought. In one instance an emerald scarf-pin, worn in a room colored throughout in tones of brown, was so conspicuous as to become confusing, and placed the man who had to look at it at a disadvantage over the wearer. A ruby would have the same effect in an olive-green room.

"To cite an illustration:

"Imagine a man wearing an olive-brown coat and hat, a brown suit, brown shoes, reddish-brown cravat, and in his cravat an emerald. Suppose that he enters an office which is furnished throughout in tones of brown, and places his hat and coat where it can be seen by himself but not by his conferee. Immediately we have a subtle setting for a melodrama. He has his companion at a disadvantage. If he wishes by a sane and logical presentation of his case to furnish a convincing argument, he will be handicapped. While the olives of his coat and hat so harmonize the browns as to rest and not excite his own eye nerves, the emerald, because it is the one vivid complementary color note to the brown, will so focus and hold the eyes of the observer as to distract his attention from the subject under discussion."

DOES BIG GAME SPREAD DISEASE?—It is proposed by Dr. Warrington Yorke, an English physician, that the extermination of big game, instead of being deprecated, should be encouraged, on the ground that the animals spread disease. Especially, the large African mammals are accused of perserving and disseminating the dreaded "sleeping-sickness." The plan has not met the approval of naturalists, but *The Hospital* (London, March 29) thinks there is something to be said for trying it in a limited area, to see whether the results bear out Dr. Yorke's theory. Says this paper:

"It is hardly surprizing that Dr. Warrington Yorke's proposals for exterminating big game, on the assumption that they are the chief permanent reservoir of sleeping-sickness, met with little sympathy from an audience at the Zoological Society, which included men whose interests are bound up with the preservation of animals of all kinds, such as Dr. Chalmers Mitchell, the curator of 'The Zoo,' and Mr. Walter Rothschild, to mention two only. Yet all that Dr. Yorke really appeared to urge was that a thoroughly scientific experiment should be undertaken in some particular district of the fly area to see what effect the extermination of the game would have on the spread of the disease. A good case can be made out for the preservation of the wild life, as well as the wild animals, by naturalists, zoologists, and scientists generally, but we have much less sympathy with the selfish and superficial claims of the mere sportsman."

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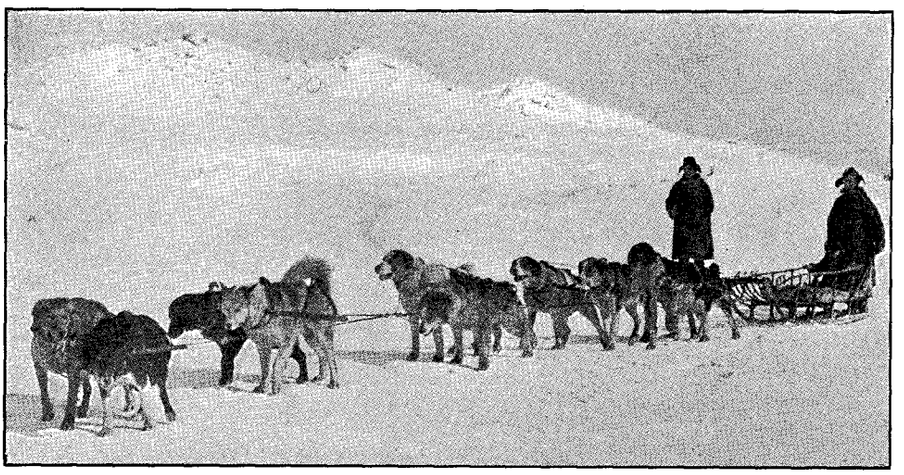
WANTED—AN ALASKAN AERO MAIL

AN AEROPLANE mail-service for the snow-clad wilds of Alaska is proposed by Lieut. Gerald E. Cronin, of the 9th U. S. Infantry in *Flying* (New York, April). During the last session of Congress the postal authorities asked for means to try the experiment, but were refused, largely owing to the opposition of Representative Moon, of Tennessee. The editor of *Flying* expresses the opinion, in a preliminary note, that Mr. Moon's acquaintance with the subject is not of the best, and he endorses Lieutenant Cronin's views on the subject. Alaska, he says, is as easily traversed by the air route as the Alps, the Pyrenees or the Apennines, all of which have been flown over. "Aero mail," says the editor, "can do more good for Alaska than anything else that Congress can give it." We read:



A UNITED STATES MAIL TEAM NEAR NOME, ALASKA.

This is one of the best mail-carrying teams in Alaska. In the yearly races for large prizes the best team has made a time of 82 hours and two minutes to cover the distance of 412 miles between Cripple Creek and Nome. This stands as the record time; and when not racing it takes teams from three to five times that long to cover the distance. The aeroplane, flying in a straight line, cuts the distance down to half and covers it in between four to five hours.

"To the people who live in the Central States where the mail is collected and delivered many times a day, and the combination of fast trains, automobiles, and other up-to-date facilities, unrestricted by any physical obstructions, affords them quick and reliable mail-service, aero mail may seem a vagary, and they may smile at Harry Jones's attempt to compete with the fast Boston-New York express and parcel post in carrying baked beans to bean lovers along the Boston-New York route. But to those who live in the isolated places in northern Alaska, and in the Arctic Circle, and have to wait weeks and months for their mail for news from the active, outer world, aero mail looms up as a veritable relief. And one who is in touch with the swift developments of aviation conceives of an aeroplane line over the White Pass, or from White Horse down the Yukon to St. Michael and Nome, and looks forward to the establishment of such a line with eager expectancy. . . . . .

"A hydroaeroplane fitted to carry a hundred-pound load of mail could fly from the steamer's dock at Skagway to White Horse in less than two hours, assuming the machine to be traveling at the average rate of between fifty and sixty miles an hour, which is now the standard speed for aeroplanes. At White Horse, machines could be changed for the next stage of the journey to Selkirk, 272 miles distant. The trip from White Horse to Selkirk could be made in little over four and one-half hours, as against the present time of twenty-four. Within another three hours Dawson would be reached. At this point considerable delay could be eliminated by the aero-mail service, and a five-and-a-half-hour flight would bring it to Fort Yukon which lies under the Arctic Circle. . . . . .

"Almost any of the aeroplanes that pass the U. S. Army tests could be used for mail-carrying, altho larger surfaces and inclosed body would be more suitable. The new requirements for the scout aeroplane will develop a suitable type, which can be fitted with automatic stabilizers, to afford additional safety. The inclosed body, heated with the heat derived from the motor, will make it possible to travel in the coldest weather when horse sleds and dog teams are held up.

"While it can easily be expected that an aeroplane of this type will travel for four hours without stopping, at a minimum speed of fifty-five miles an hour in straight line, in the beginning the stations could be closer, say, 100 to 150 miles from each other, which could easily be covered at a single flight. Allowing a load of between 50 and 150 pounds of mail to each flight, which is only a fraction of the load which the machines must carry to pass the military tests, the problem of mail-carrying in Alaska would be happily solved, and the great handicap of inaccessibility being removed, Alaska would start in a new period of development, industrial and social.

"The rivers are the commercial arteries of Alaska. In summer steamers ply; in winter dog sledges glide over the frozen surface. Real business activities continue in Alaska only during the summer months; in the winter those people who do not 'mush' out to Seattle and civilization merely exist until the next season.

"The southeastern coast is girt with the greatest mountains and glaciers of the continent; but the broad northern valleys of the shoal Yukon and its tributaries, and of the streams that flow toward the Arctic, are mostly low-stretching country, bare hills of not much ruggedness, and great plains of tundras, or moss ridges, and soggy lagoon-dotted marshland.

"Along these streams that are too shallow for navigation, and over this low, bare country, the aeroplane, adapted for water work as well, could be of a most excellent and practical service to-day, linking the now isolated camps and settlements of the interior and Arctic coast with the markets of civilization. It is Uncle Sam's business to serve *all* of his citizens, not merely those dwelling conveniently in cities.

"And who can say that, once initiated, an aero-mail service would not be found feasible to extend to take the place of the slow steamer and sledge service now maintained?"

TIME REQUIRED FOR MAIL TO REACH DIFFERENT POINTS IN ALASKA FROM SEATTLE AT PRESENT, AND ADVANTAGE TO BE GAINED WITH AEROPLANES.

	Summer	*Winter*	*Aeroplane*
From Seattle to Nome (all sea route)	8 days no changes	40 days	5 days 5½ hours
From Seattle to St. Michael (all sea route)	9 days no changes	36 days	5 days 3½ hours
From Seattle to Dawson (via Skagway)	9 days 2 changes	10 days	4 days 9½ hours
From Seattle to Eagle (via Skagway and Dawson)	11 days 3 changes	12 days	4 days 11½ hours
From Seattle to Circle (via Skagway and Dawson)	12 days 3 changes	15 days	4 days 14½ hours
From Seattle to Rampart (via Skagway and Dawson)	14 days 3 changes	20 days	4 days 20 hours
From Seattle to Tanana (via Skagway and Dawson)	14 days 3 changes	19 days	4 days 21 hours
From Seattle to Fairbanks (via Skagway and Dawson)	16 days 4 changes	14 days	5 days 1½ hours
From Seattle to Iditarod (via Skagway and Dawson)	15 days 4 changes	34 days	5 days 8 hours

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Illustrations by courtesy of "Flying," New York.

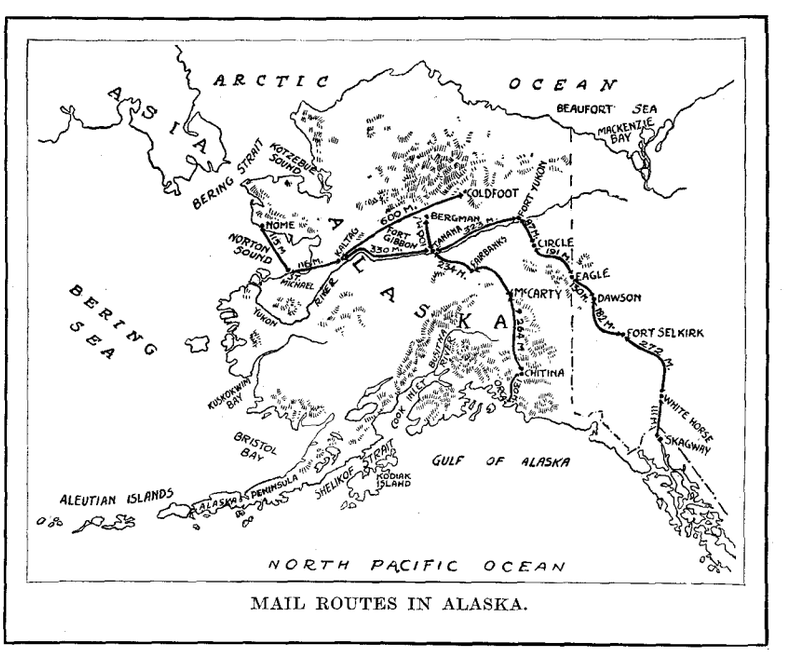
OSCAR BIDER IN HIS FIVE-HOUR FLIGHT FROM PAU TO MADRID.

This picture shows the thorough practicability of using aeroplanes for carrying mail in mountainous and isolated places. This flight was over a distance of close to 250 miles; other flights over mountains have been made by a score of aviators. Compared with an aeroplane the dog team shown on the opposite page looks absurdly primitive—and it is in many ways.

CUTTING RED TAPE TO SAVE LIFE

THREE unprecedented things done by President Wilson, in connection with the recent Ohio floods, are warmly commended by *The Journal of the American Medical Association* (Chicago, April 5). While highly significant of the attitude of the President and the new Administration toward the activities of the Federal Government, these steps were taken so quietly, and so much as a matter of course, that most of those who read of them in dispatches from Washington probably saw no significance in the orders. The Presidential acts so highly praised were as follows:

"The first was that the crews and equipments from the life-saving stations on Lake Michigan and Lake Erie were ordered to proceed at once to the flooded districts to assist in saving lives. Like all simple but unprecedented acts, the common sense of this move commends itself at once to all. Boats were lacking, and the Government had them. Experienced men were needed, and the Government had them. The season of navigation on the lake is closed at present, and there was no great need for the life-saving crews at their stations. What more natural than to use the trained men and the special equipment of the Life-Saving Service to save lives in the flooded districts?



MAIL ROUTES IN ALASKA.

"The second was to direct the Secretaries of the Treasury and of War to send at once into the afflicted districts all of the available medical officers of the Public Health Service and of the Army. Government surgeons have been sent before to establish quarantine, and to stamp out existing epidemics. But so far as we know, this is the first time that the health officers of the Federal Government have been ordered into a region to prevent the breaking out of epidemics and disease. Again, the quiet common sense and disregard of governmental red tape on the part of the President must win the commendation of every sensible citizen.

"The third thing the President did was to order ten thousand vaccine points and a thousand ampules of anti-typhoid serum sent at once into Ohio and Indiana for use in preventing epidemics of smallpox and typhoid. He did not expect the Government surgeons to go to their work without being properly equipped. They were to be given all the aid that science could give them. Modern bacteriology and sanitation have proved that smallpox, which generally breaks out following great disasters, can be prevented and stamped out by vaccination. Extensive experience in the United States Army and elsewhere has proved positively, in the last three years, that typhoid can be prevented by proper vaccination.

"The nation is fortunate in having as its Chief Executive a man who does not fear official red tape, moss-grown precedents,

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or the opposition of the ignorant and fanatical followers of fantastic cults, but who will calmly, fearlessly, and sensibly place at the disposal of any stricken or afflicted community all the available resources of the Government and of modern science for the prevention of disease and the saving of life."

MIRACULOUS HARVESTS

AT FIRST GLANCE there seems something fabulous about the report of a method of cultivation whereby twenty seeds of grain yield an increase of over 700,000, and that within a year! But the tale is sober fact, accredited by competent and trustworthy witnesses. A detailed account of the method is given in a late number of *Le Correspondant* (Paris). While the prodigious increase mentioned was obtained in an exceptional case with a personal attention and care making it equivalent to "laboratory work," it is declared that practical experiments on a larger scale were very successful. We read:

"The principle is simple. It consists in preparing seed-beds in widely spaced lines on very mellow land; then at the end of two months dividing the tufts springing from each grain, replanting each of these rooted shoots thus detached; and finally in hoeing and earthing up these new plants many times in such manner as to provoke at all the points brought into intimate contact with the earth the growth of numerous adventitious shoots, each of which bears an ear.

"It is, in sum, a combination of 'slipping,' transplanting, and pruning.

"The system is, in truth, not new, but a very ancient one, used immemorially by the Chinese, and to it is due the enormous yield of their fields, which have been treated like gardens.

"While our peasants throw broadcast handfuls of grain on the harrowed earth, offering rich pasturage to pillaging birds and rodents, the Chinaman, after furrowing the earth with his wooden plowshare, without turning it, crumbles each lump in his hands till it is like fine powder. This done, at planting time he walks slowly down each furrow carrying a grain-drill which is a marvel of ingenious simplicity.

"Picture to yourself two pointed plowshares about twenty inches apart and connected by a transverse bar supporting a hopper filled with grain, from which issue two slender bamboo tubes designed to conduct the grains so that each will drop in the wake of one of the shares. The diameter of each tube is just great enough to allow the passage of one grain at a time without letting it drop until it receives the impulse of a slight shock given by means of the handles which complete the apparatus.

"The sower pushes the drill in front of him, inclining it now to the right and now to the left, in such sort that each inclination causes the issue of a single seed, which is instantly prest under by the track of one foot or the other. The seed-plot is thus made in the form of a 'quincunx,' each planted grain being at a distance of sixteen to twenty inches from its neighbors in every direction.

"At the end of a few weeks germination begins. When the young plant is ten or twelve inches in height, there are a score of stalks about its stem each provided with a fringe of rootlets. The farmer covers each with loose earth by means of careful hoeing, thus raising the level of the furrow. Each stalk again proliferates, and there are soon fifteen to twenty new stalks around its stem, which detach themselves. All are the indirect issue of a single grain, which proves therefore to have been the parent of 300 to 400 stalks, each bearing an ear.

"Transferring this method to experimental fields and perfecting it, it has been found possible to separate from the stem each of the primitive stalklets with its own roots, transplant it, and then treat in the same way each of the new plants thus formed.

"Thus Philippe Miller planted a seed in the experimental gardens at Cambridge in June, 1776; in August, 1777, he obtained as a harvest from this single seed 576,000 seeds. For unknown reasons the experiment was not repeated until June 12, 1903. On this date our own compatriot Bellenoux treated in this manner twenty grains of wheat planted in one square yard of carefully mellowed earth. On August 9 he separated and replanted the numerous stalklets springing from the earth. On October 8 of the same year, then on March 3 of the next year, and finally on May 13 he repeated the operation. On July 30, 1904, each of his twenty grains had produced 604 clumps bearing 28,388 ears, containing a total of 709,701 grains.

"This prodigious harvest corresponds to a yield of nearly three tons to the acre."

To the objection that this was essentially a laboratory method, and therefore impractical, it is replied that recent experiments have proved its success on a large scale:

"Toward the end of October, 1911, a Frenchwoman, Mlle. Louise Chevalier, residing at Tiflis, in the Caucasus, planted one grain of barley. As soon as the young plant issued from the soil it was earthed up with care, and produced fifteen stalks. In February and March, 1912, two new earthings produced ninety-nine stalks. By May 12, the single grain had produced 212 stalks, and on June 10 our compatriot harvested 236 stalks, 212 ears, and 5,300 grains.

"This yield of 530,000 per cent. encouraged her to put 2½ acres of land under cultivation. One of our Tiflis readers, to whom we owe these interesting figures, tells me that the field is now (December) in its first earthing, and that from a planting of one grain in a space eighteen inches square there have sprung 20,000 clumps, each of twelve to fifteen stalks, which will be correspondingly multiplied this spring.

"Further still, an Algerian colonist, Mr. Bourdiol-Humbert, has been planting wheat and oats in the same fields for five years, without the application of manure. He makes his furrows thirty-six inches apart and plants the seeds therein at a distance of twenty inches from each other. Then he harrows the earth constantly, stirring the soil, destroying its parasites, and keeping it pulverized. For five years, without fertilizing, without distribution of crops, and without rotation, he has harvested an average yield of 1,800 pounds of oats per acre and 1,600 of wheat; while his neighbor's yield was a scant 830 pounds of oats and 500 of wheat."

The writer concludes by warmly urging the undertaking of similar experiments in France, and they would be doubtless equally fruitful of good in America.—*Translation made for* THE LITERARY DIGEST.

TO WARN LINERS OF ICE

THE BREAK-UP of the ice off the North Atlantic coast is to be watched this spring by a vessel whose business it is to be to warn Atlantic liners of possible danger. Every steamship will know hereafter just when there are bergs or ice-fields, and how and when they are moving. Last year two of our scout-cruisers acted as ice-patrols after the *Titanic* disaster, and this year the derelict-destroyer *Seneca* and the revenue cutter *Miami* will patrol the steamship lanes. Another sentry will also be on duty. Says *Science* (New York, March 28):

"We learn from the London *Times* that an arrangement has been made for . . . stationing a vessel for ice observation to the north of the steamship routes across the North Atlantic. In accordance with the advice of a special conference summoned by the Board of Trade to consider the best means of giving effect to this recommendation, it is proposed that a vessel should be stationed off the east coast of North America to the north of the steamship routes during the coming spring to watch the break-up of the ice and to report its movement on the way to the routes. The *Scotia*, a whaler, formerly employed in the Scott Antarctic Expedition, has been chartered to carry out this work, and it is anticipated that she will be ready to leave Dundee, where she is at present lying, about the end of this month. The vessel is being fitted with a Marconi wireless installation having a long range, so that she will be able to keep in touch with the wireless stations in Newfoundland and Labrador. The cost of the expedition will be shared between his majesty's Government and the principal Atlantic steamship lines. In order to make the necessary observations in connection with the movement of the ice, there will be three scientific observers in the *Scotia*. As the vessel will from time to time be stationary, it is expected that these observers will be able to make oceanographical and meteorological observations as to currents, etc., which will be of general scientific interest, as well as of direct value to the work in hand. The *Scotia* is a wooden bark of 357 tons, built at Drammen in 1872, and is fitted with an auxiliary steam-engine."

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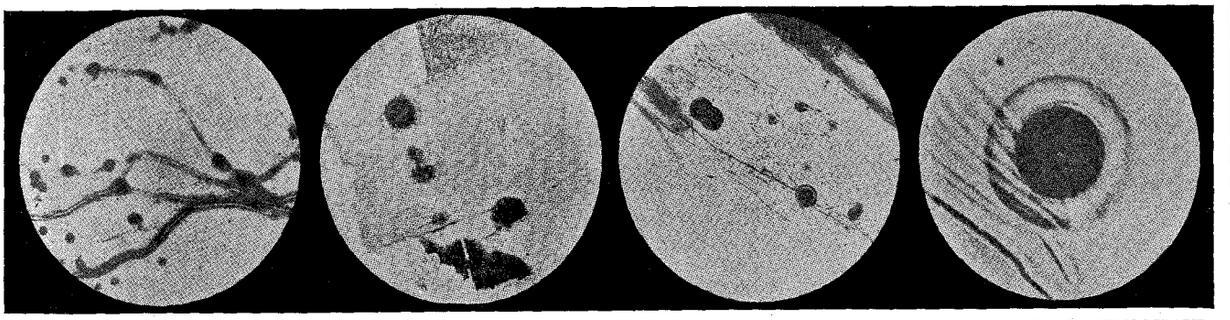

"TUBULAR" HALOS PRODUCED BY THE FLOW OF RADIOACTIVE SOLUTION ALONG MINERAL VEINS.

URANIUM AND RADIUM HALOS IN ONE ROCK SPECIMEN (URANIUM HALO ON RIGHT).

CONCENTRIC HALOS PRODUCED BY RADIUM *a* AND RADIUM *c*.

GREATLY ENLARGED PHOTOGRAPH SHOWING SEVERAL CONCENTRIC HALOS.

HALOS IN ROCKS

CURIOUS TINY HALOS occurring in certain minerals are described and discust by Prof. J. Joly, one of the world's authorities on subjects of this nature, in the Huxley Lecture delivered at the University of Birmingham, England. It is published in the new English scientific periodical *Bedrock* and reprinted in *The Scientific American Supplement* (New York, March 1). Professor Joly believes that the halos are due to specks of radioactive matter entangled in the minerals, which have sent out, through long ages, a bombardment of particles so small that they travel straight through the solid substance until finally stopt by the atoms in their way. The halo marks the limit of their progress. Some interesting deductions are made from all this by Professor Joly, who says:

"In certain minerals, notably the brown variety of mica known as biotite, the microscope reveals minute circular marks occurring here and there, quite irregularly. The most usual appearance is that of a circular area darker in color than the surrounding mineral. The radii of these little disk-shaped marks when well defined are found to be remarkably uniform, in some cases four hundredths of a millimeter and in others three hundredths, about. These are the measurements in biotite. In other minerals the measurements are not quite the same as in biotite. Such minute objects are quite invisible to the naked eye. In some rocks they are very abundant, indeed they may be crowded together in such numbers as to darken the color of the mineral containing them. They have long been a mystery to petrologists.

"Close examination shows that there is always a small speck of foreign body at the center of the circle, and it is often possible to identify the nature of this central substance, small tho it be. Most generally it is found to be the mineral zircon. Now this mineral was shown by Strutt to contain radium in quantities much exceeding those found in ordinary rock substances. Some other mineral may occasionally form the nucleus, but we never find any which is not known to be specially likely to contain a radioactive substance. . . . When the circle is very perfect and the central mineral clearly defined at its center we find by measurement that the radius of the darkened area is generally 0.033 millimeter. It may sometimes be 0.040 millimeter. These are always the measurements in biotite. In other minerals the radii are a little different. . . . . .

"The question arises whether the darkened area surrounding the zircon may not be due to the influence of the radioactive substances contained in the zircon. The extraordinary uniformity of the radial measurements of perfectly formed halos (to use the name by which they have long been known) suggests that they may be the result of alpha radiation."

What "alpha radiation" is and how it may account for these curious halos are thus explained:

"It is now well established that a helium atom is expelled from certain of the radioactive elements at the moment of transformation. The helium atom or alpha ray leaves the transforming atom with a velocity which varies in the different radioactive elements, but which is always very great, attaining as much as . . . a velocity which, if unchecked, would carry the atom round the earth in less than two seconds. . . . . .

"When an alpha ray is discharged from the transforming element into a gaseous medium its velocity is rapidly checked and its energy absorbed. . . . A highly remarkable fact was found out by Bragg. The effect of the atom traversed by the ray to check the velocity of the ray is independent of the physical and chemical condition of the atom. He measured the 'stopping power' of a medium by the distance the ray can penetrate into it compared with the distance to which it can penetrate in air. The less the ratio the greater the stopping power. The stopping power of a substance is proportional to the square root of its atomic weight. The stopping power of an atom is not altered if it is in chemical union with another atom. The atomic weight is the one quality of importance. The physical state, whether the element is in the solid, liquid, or gaseous state, is unimportant. And when we deal with molecules the stopping power is simply proportional to the sum of the square roots of the atomic weights of the atoms entering into the molecule. This . . . obviously enables us to calculate what the range in any substance of known chemical composition and density will be, compared with its range in air."

This being the case, Professor Joly points out, we can at once account for the definite radius in the halos as simply representing the range of the ray in biotite. The furthest-reaching ray will define the radius of the halo. He goes on:

"Now here we possess a means of at once confirming or rejecting the view that the halo is a radioactive phenomenon and occasioned by alpha radiation; for we can calculate what the range of these rays will be in biotite, availing ourselves of Bragg's additive law, already referred to. When we make this calculation we find that radium C just penetrates 0.033 millimeter and thorium C 0.040 millimeter. The proof is complete that we are dealing with the effects of alpha rays."

How this phenomenon may give us some clue to the age of the minerals in which it occurs, and also to some of the peculiarities of the earth's crust itself, is thus explained:

"Finally, there is one very certain and valuable fact to be learned from the halo. The halo has established the extreme rarity of radioactivity as an atomic phenomenon. One and all of the speculations as to the slow breakdown of the commoner elements may be dismissed. The halo shows that the mica of the rocks is radioactively sensitive. . . . We are evidently justified in the belief that had other elements been radioactive we must either find characteristic halos produced by them, or else find a complete darkening of the mica. The feeblest alpha rays emitted by the relatively enormous quantities of the prevailing elements, acting over the whole duration of geological time, and it must be remembered that the halos we have been studying are comparatively young, must have registered their effects on the very sensitive minerals.

"And thus we are safe in concluding that the common elements, and, indeed, many which would be called rare, are possest of a degree of stability which has preserved them unchanged since the beginning of geological time. Each unaffected flake of mica is thus unassailable proof of a fact which, but for the halo, would probably have been for ever beyond our cognizance."

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LETTERS AND ART

AMERICAN AND FRENCH CARICATURE

IN WHAT may be termed our new school of cartoonists—Robinson, Minor, Cesare—one is often reminded of a French counterparts, Forain. Whether they derive from him or are merely coevals is a problem yet to settle. Mr. R. L. Roeder, who takes up the question and treats it in part in the Boston *Transcript*, is content to call our fellow workers merely "counterparts" of the Frenchman whom he judges "the first of living caricaturists." To compare him with the American group would, he declares, be "a flattering estimation" of them. In the pages of the Paris *Figaro*, Forain's drawing has for years been a feature of the Monday's issue. In any assembling of his work, as Mr. Roeder points out, "one begins by observing his great respect for the people." He was the son of a workman, and "no other class is so kindly observed." This fellow-feeling has "provoked his finest conceptions," and, moreover, it is "the law of his suggestive style." We read:

BLESSING THE TROOPS.

A few strokes picture regiments. Forain "expresses his idea without a superfluous mark."

"I speak of sympathy in a caricaturist; essential if his ridicule is to prove of influence. It implies in this case a profundity of character above intellectual triviality. In Forain it has outgrown the barren province of satire and emerges in a recent series of etchings, executed at Lourdes, in the improvisations of an excited imagination, at last noble in expression; at this point the satirist passes away, burns himself out, and the naked mind celebrates Lourdes with all its powers of compassion, the shrine where miracles are invoked to restore sick creatures from the death that would cure them; but the shiver of hope can not pass his bitter pen. He gives them a life of record, and the work is his reward; because going back to Rembrandt nothing is so beautiful. Yet they are no mere story-telling. The satire on prosperity of beggars and menials and drunkards, the daily satire which any man can see shifting about him through a thousand shapes wherever he moves, in Forain is mastered and distilled into a style caustic and reticent as his own (and their) habit of thought. I would suggest that in this style the manner of the people is transubstantiated; its noble irony is theirs as well as his.

"If the scene represent a crisis, such, for instance, as the sacraments of the dying, one is made to feel, with awe, the insignificance of that crisis. For what is it? Two haggard men stretched on their backs, a man giving aid, a tender, impotent priest bending with a ritual gesture, behind him an acolyte, robust and quiet, waits patiently for the end of the ceremony; no more than that. Description usually magnifies the idea of death and invests it with horror; here it depreciates it and produces another kind of terror, far subtler, because here the inference reflects on life. It is as if the artist, evoking the scene, threw you this sharply nonchalant question: 'Life being what it is, what is there so terrible in death? Look there!' But this pity of indifference at the supreme moment, when the end and the delivery are in sight, becomes yet more keen when it considers a scene in which life, unrelieved by death, is the subject. You have there the drawing of the paralytic woman. Three figures compose the design, each inclining toward the other. A nun is standing, raising by the arm an old peasant woman, who, bent with age and disease, rises, assisted by her husband, from a wheel chair. She is the central figure; we see merely her back and head, then the stiffened arms, supported on either side; with that the whole story is told. There is no attempt to render it by the expression of her face, a doubtful expedient, and one apt to miscarry; but it appears in the few hurried lines of her body and in the attitudes of her companions. Nothing could be more troubling than Forain's observation at this point: The distinction between the solicitude of the nun and that of the man. It is more eloquent in praise of the artist than a set eulogy. The man's eyes are on his wife; the nun's are downcast. Her impassive expression is not indifference, tho if he raised his eyes and caught it, he might think it such, for he frowns with distress. Her bitter patience has been worn smooth by ceaseless contact with the harshest forms of suffering; her calm seems detached and unfathomable, and is in so far religious; it must impress a sufferer; certainly it excites the curiosity of an observer. If the sister has any thought at all, it is evidently clear, trained, and practical; whereas the vigorous peasant appears to us helpless as a child, affectionate as a dog, bareheaded, bewildered, and doting, his heart beating with greedy hope. Then as you look at the old woman's shoulders hung above her silly head and at her rigid body, as searchingly as if the artist's scrutiny were turned on you, you feel his question: What kind of a life froze up these bones? and what in fact could life mean to her, brutal and exacting, year after year, without outlook, without ambition, driven only by goading physical necessity, by treacherous heroes, of reward, longer and drier and more ingeniously abusive than a beast's until finally here we have the end of all effort, the consummation of many stubborn impulses, the paralytic's chair, this plank for the living?"

Forain has evolved a technical method, ample as Rembrandt's, says Mr. Roeder, by way of critical appreciation. "He expresses his idea without a superfluous mark; a few sweeping outlines suggest all that he needs of the figure, the several essential spots complete the study." He began by being literal, we are told, and only gradually eliminated superficialities; but "this synthetic style is always exact." "In one broad sweep of a young soldier's arm at salute he can put all the dapper contentment of the boy; he can stretch a beggar's hand so that it will beg forever; he can draw a politician's eye, with the good man in bed

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vast and flabby and meditative, so as to transform the bedroom into a senate-hall and the servant carrying the breakfast-tray into an adoring public devouring the crumbs." It is only technically, judges Mr. Roeder, that Forain and the American can be compared. Further:

"Between him and Robinson, for instance, there is barely an illusory likeness, that of their gallant style. There is, I suppose, an inherent restriction in all exaggeration (and in particular of the grotesque) which makes all cartoonists alike, because all are limited; certainly it is true that there is more resemblance between the drunk than the sober. But to make technical power the ground of comparison in this case is to compare two instruments about equally perfect; until the performers play upon them there is no great distinction to be made; when they do, unfortunately there is no further reconciliation possible. The high-strung, nervous chagrin of Forain's humor and the dry, facetious cast of Robinson's are, to say the least, heterogeneous. No doubt comparisons are doubly odious when two caricaturists are pitted and the inference drawn with blood; but none the less selection breeds.

"Forain is an excellent caricaturist, but he is so because he is so much more.

"The lowest form of caricature is that which resorts to allegory; the highest, that which seizes its victim without violating the shape of life; that is legitimate sorcery. Consider in this light the American cartoonists. How often allegory is all! Roosevelt at a soda-stand, the faucets ticketed with his party measures—suffragism, tariff reform, etc.—and the question What will you have? Or the Mexicans as dwarfs playing on a powder-barrel, the United States; or a negro prize-fighter crunching the bleached bones of the vanquished. The last is a subject treated by a cartoonist (Robinson, I think) in the better vein I have indicated. He produces Governor Foss in the ring with a fatuous gesture deprecating the struggle: 'No, no, gentleman, we can not stop it.' This is nearer Forain's manner, when to have a fling at a kindred subject, idyllic love, he draws the 'Bower.' A man and woman have taken to love the country; they are sitting under a trellis by the waterside. He sprawls blissfully across the table, holding her limp hand; she leans back languidly on a stiff, unyielding chair; while over the yawn she can not suppress a decent fan is fluttering. To this scene an empty siphon and two glasses stand witness; over it her abandoned roses hang their heads.

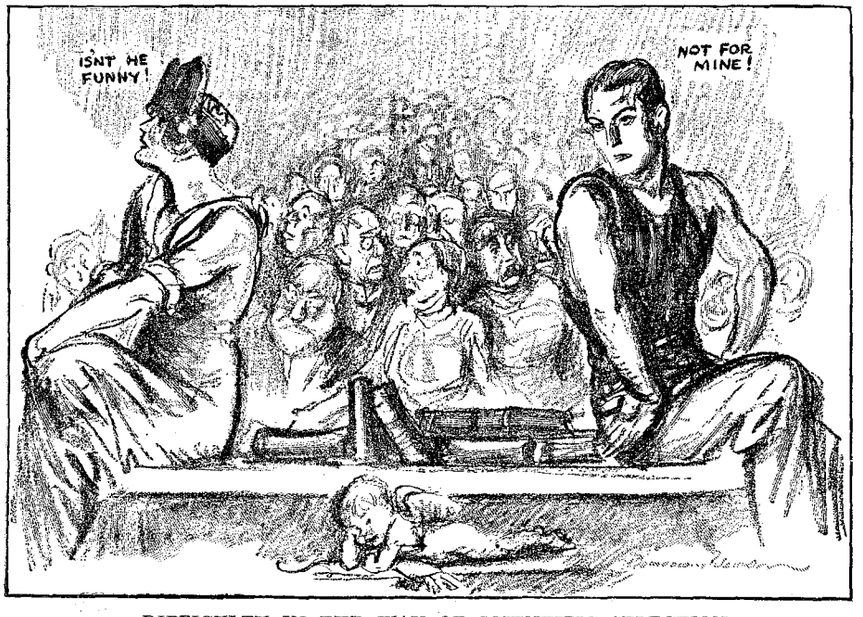
"Plainly Forain is no reformer; he is imaginative and cynical. When he draws a criminal's head in the dock (one of the Anarchists of a recent trial) his motto runs: 'Please move, Inspector; the photographers can not see me.' When he draws Jaurès, the Socialist orator who has been opposing in the Chamber of Deputies the projects of military reform aimed against Germany, he puts him to bed and introduces the maid with the breakfast-tray, saying devilishly; 'Monsieur dreamed all night in German,' to which Jaurès with a guilty sigh: 'Ah, yes! I dreamed that I was speaking in the Reichstag.'

EVEN THE PENNIES OF THE POOR.

(Cesare in the New York *Sun*.)

The allegorical method dominating one of the new men among American caricaturists.

"It is useless, and it would be unjust, to oppose the superior refinement of Forain's humor to that of the Americans; nor do I think that (tho the most evident) the important consideration. And a conscious effort for refinement always ends in affectation. No, not refinement, but observation. Does an American caricaturist draw and observe life like Hokusai, for instance, the 'old man mad for design' who died almost a centenarian and cried then that if the gods had but given him ten years more he might have known how to draw, or, like Forain to-day, whose eye upon you is a ruthless inquisition, withering and dissecting, in every sense discomposing you, or, like Rembrandt the day before yesterday, inflamed with vision? These men were forever studying, noting, inquiring, consuming the world about them; they absorbed it with such intensity that the heat of their perception refined it; and so if their kind will do, the American caricature will refine itself inevitably, as consciously it never will."



DIFFICULTY IN THE WAY OF SCIENTIFIC SELECTION.

CHORUS OF EUGENISTS—"What's the matter?"

—Boardman Robinson in the N. Y. *Tribune*.

In France, so we are told, "Forain's wit is applauded (as if wit were genius!) and Forain's eye is feared, because the dummies are recognized true to type." For years he has been publicly known as a caricaturist and nothing else, but his recent exhibition reveals his beliefs and "the man himself."

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IMMODEST COLLEGE ADVERTISING

MODESTY in declaring its own virtues may be bad for the products of commerce, but it seems to be thought good for colleges. At least the officers of the Carnegie Foundation for the Advancement of Teaching think so. In their latest report they observe that "any college advertising which aims to attract students to an institution or to a department because that institution or department desires more students, is almost sure to be harmful." Such a statement seems to hit at the roots of one of the deep-seated activities of our college administrative system, but the Foundation is not without the evidence of the kind of thing it reprobates. A Western college is declared to include in the biographies of its professors such details as their editorships of college annuals, class notes on their relative popularity, degrees they are expected to receive, the scholastic attainments of their wives, the number of their children, and finally their portraits, which, to the cynical Foundation, "are ever unsatisfactory intellectual documents." The publicity bureau, as this critic sees it, tho it may be helpful, yet "can be made as sensational as the most advanced yellow journal could desire." The New York *Evening Post* appears to refuse to take the Foundation with all the seriousness it claims for itself, and facetiously remarks that this last characterization is "as high a tribute as could be paid to what some unenlightened persons still regard as a medieval institution." *The Evening Post* continues with citation and comment:

"Alumni associations also come in for a scoring on account of their efforts to recruit new students, and honorary degrees are not exempt from blame, especially when a small college confers more of them at a commencement than degrees incourse. . . . .

" 'There should be many scholarships,' says Professor Stevenson, 'but they should be granted not as gifts, but only upon severe examination.' Even in the older institutions, which have been more careful than others in using scholarships as a bait for students, avers the Foundation, 'the distribution of fellowships in their graduate schools has generally gone on merrily. Without these bids, very many graduate schools would be entirely bereft of students.' The net result of all this advertising is to set forth every college as superior to every other. Each one has a location that is magnificent, glorious, unrivaled, or ideal; an equipment that is thoroughly or completely modern, remarkable, excellent, or superb; a faculty of experienced, cultured, superior, distinguished, leading, or inspiring teachers; the finest college spirit with the highest ideals."

What the Foundation wants to see are announcements and catalogs that are "sincere, honest, and modest," that present facts rather than claims. To which *The Evening Post* adds:

"Even this will seem a hard saying to many. To ask one to tell you his qualifications for a place, but to be modest in doing it, is much like urging him to win a race, but to be careful not to over-exert himself. Yet if an institution which professes the highest intellectual and moral ideals allows itself to forget all about them when it takes to blowing its own horn, it can hardly complain if, after a while, the rest of the world pays little attention to what it says about them at any time. A more specific remedy for whatever is wrong in the present situation is some sort of legal restriction upon the use of the term 'college' or 'university.' In his report for 1911, the United States Commissioner of Education transferred eighteen institutions calling themselves colleges to his list of secondary schools. His specialist in higher education estimated that only fifty-nine institutions were granting degrees that were wholly acceptable, and only 161 others degrees that were approximately so. These 220 institutions comprized less than one-fourth of the institutions in this country calling themselves colleges or universities. The first step, not only toward more appropriate college advertising, but toward elevating the general tone of our educational life, is the separation of the sheep from the goats."

Another sign that the college fetish is on the wane was shown by the *Popular Science Monthly*, where a writer recently held that "not every young man should be urged to go to college; entrance may be the first step on the road to hopeless failure."

THE LURE OF THE CRIMINAL

WE ARE FILLING our heads with a lot of sentimental nonsense when we take it without question that the criminal of stage and fiction and the criminal of real life are one and the same. Mr. Arthur Stringer, who knows something about both types, having dealt with them in real life for the sake of his fiction, declares they are about as wide apart as the poles. He finds it high time for some one to point out this fact and to stop the stultification of one's intelligence with such beliefs. The "crime writers," he reminds us, have been "solemnly announcing themselves as realists." Even editors are beginning to affix foot-notes to say that their crime stories are transcripts of real life. A crime novel asserts that it is an actual portrayal of police conditions. A playwright gets an ex-convict to form a member of the cast. Some of the ways in which these so-called realists fool the gullible among us are set forth by Mr. Stringer in the New York *Times Review of Books:*

"I know of one novelist who describes a safe-breaking scene wherein the master-crook attaches a wire to a chandelier and an electrode to the end of this wire, and by the deliciously naive means of a mere lighting circuit burns his way through a ponderous steel door. It would be no more ridiculous to say that he pried that door off with his fountain pen. Another novelist with an international reputation has his villain sit on a steamer's deck and quietly read at the mast-head an incoming wireless message. It is of little consequence, of course, that the professional operator in the wireless room is compelled to have a microphone of the most delicate nature held close to his ear before he can even pick up that same incoming message. This same villain, I take it, could stand on the Singer Tower and hear a hairpin fall off a bureau up in Albany. An important feature in a reigning 'realistic' crook play is a Maxim silencer, which is used on a revolver, despite the fact that a silencer can not be and never has been attached to a revolver. In still another Broadway sleuth-play a woman under suspicion casually takes up a sheet of writing-paper from the desk of a man mysteriously murdered. The detective on the trail of the offender holds up this sheet to the audience, showing the finger-prints thereon imprest as plainly marked as ink spots. Now, the murdered gentleman may or may not have had the hobby of inditing his correspondence on chemically sensitized note-paper. Or, on the other hand, the lady under suspicion may have been opening a tin of printer's ink in one of the rooms off-stage. But without one of these two extremely remote contingencies the overconvenient appearance of those nice black blots must be accepted as either absurd or miraculous."

These are perhaps only absurdities showing how shallow is the author's real knowledge of crime. His portrayal of the criminal himself, Mr. Stringer avers, is a more open and offensive sin:

"There is no such thing as a romantic criminal. By this I mean that there is no romance about professional crime. There is no Raffles in real life. As McClusky once said down at Police Headquarters: 'A crook is a crook at heart. Day or night, drunk or sober, he is swayed by his criminal instincts.'

"The playwright who exploits crime loves to have his hero bad only nor'-nor'-east. When the wind is in the other quarter he is the gentlest of lovers and the most impeccable of characters. It is the same with the book criminal. Even his felonies are prompted by a supposedly ameliorating love of adventure. He follows the gentle art of burglary for the thrill that's in it. He likes the game for the game's sake. He makes house-breaking and highway robbery lose half their evil by losing all their grossness. He seduces you into the belief that it's quite fit and proper for him to take toll of the overjeweled ladies who are enjoying the same week-end with him in the same country house, or to exact midnight largesse from the altogether unsympathetic jeweler who has not appreciated his devil-may-care audacities, his good breeding, and his languidly enunciated epigrams. We remember that it's only human to sympathize with the bad and tolerate the good. We follow our fiction-made villain through his round of denatured adventures; we feel that he is being true to some wider scheme of things than the trivial laws that he is breaking; we like to witness his leap through the paper hoops of the temporal while swayed by those emotions which we regard as eternal. We watch him in a pink light, or we see him stalk through his

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chapters like a Christy illustration, and we imagine that we have at last come face to face with the somber and true side of this seamy life of ours. But he's no more the real criminal of to-day than is Ali Baba or Robin Hood of yesterday. And his adventures are no more actual criminal life than were the adventures of the Forty Thieves. You are really eating pink gumdrops and, from their color, imagining them raw beef.

"The habitual criminal is always a defective. If he is not a weakling physically, he's a weakling mentally. His ranks are recruited from incompetents and degenerates. His mind may not differ much from the ordinary man's in many respects, but it is a mind that is either stupid and narrow on the one hand or passionate and uncontrolled on the other. He has a craving for alcohol, for drugs, or for artificial and unhealthy excitement. Only too often his spirit has been further brutalized by the cruelties of jail punishment. He is a man of no settled place of abode, no knowledge of trade, and no desire for honest work; no technical equipment for earning his living; no place in the industrial scheme of things. He is a graduate in idleness, who will live off a woman if he is able to, blackjack an invalid if need be, sleep in verminous lodging-houses, and poison his own enfeebled body with fusel-oil whisky. Inspector Schmittberger once told how even Monk Eastman begged to be put in a cell because he didn't have a gun and the Kellys were after him. 'When I'd thrown him out of the station-house,' Schmittberger said, 'he slunk into a hallway and went to his kennel by way of the roofs.' And, as this same Inspector has pointed out, the spirit of adventure no more enters into the make-up of the East Side criminal than does the respect for women or the will to work. As Schmittberger put it, he's usually a cadet out of work. . . . . .

"The last time I was down at Police Headquarters I happened to see a burglar who had become famous, or rather infamous, in the evening papers. This devil-may-care robber, whose newspaper description had excited such sympathy among dove-eyed ladies, was being put through his Identification Bureau examination, mugged and measured. I watched him take off his poor old, run-over, gaping-toed shoes to get ready for the Bertillon measurements. There were no soles or feet left to his socks. He was not terrified, but just pathetically ill-nourished and ill-clothed and anemic and unclean and sunken-cheeked. His teeth were bad and his vapid blue eyes were foolish-looking. His whole life was foolish, just as his commitment for so many years up the river must have struck the presiding judge as foolish, if that judge was a man of thought."

This is one of the ways, as the late P. T. Barnum found out, that the public loves to be fooled. And we love it, adds Mr. Stringer, because "under the veneer of civilization exist our racial and elemental passions." Further:

"As Felix Adler has said, the criminal instinct is more deeply rooted than is generally imagined. In us survives an older and rebellious spirit of adventure. It crops out in childhood, when the healthy-bodied boy aches to be a pirate or a Deadwood Dick. Then, as life becomes more restricted, we have a greater weakness for the audacity of man rebelling against powers older and greater than himself. The more we are hemmed in by law, the more we like the man who can defy what we have to respect. The core of romance is peril. There is a zest in uncertainties. The romantic criminal unmasks our potentialities. . . . In fact, nearly all the literature of the world is about its wicked people, from Adam and Cain down to the 'Iliad' and Ali Baba and Shakespeare and Hugo and Stevenson. But there is much written about the wicked that will never be literature, and the first and greatest reason why it can't be literature is because it isn't true. It is neither true to humanity nor true to facts."

RECORDING THE INDIAN'S MUSIC

THE FAD OF "RAG-TIME" has set going all sorts of speculations and theories regarding its origin. Most people instinctively assign it to the negro; but the Indian also, according to Miss Natalie Curtis, is to be credited with a hand in it. The syncopation, which is a predominent feature of all rag-time, as she observes in *The Craftsman*, "is an absolutely essential element in the songs of our North American Indians of many tribes." Miss Curtis, who is an authority on the music of our aboriginal tribes, insinuates that here, indeed, may be the ultimate source of this peculiar rhythm, for "doubtless the negroes in the South heard the tom-tom and the sharply accentuated rhythms of Indian song from the surrounding tribes with whom they mixt to some extent prior to the removal of the Southern Indians to Indian Territory."

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INDIANS SINGING FOR UNCLE SAM.

The figures from the reader's left are the recording operator, Geoffrey O'Hara, the chiefs, Medicine Owl, Big Top, and Long Time Sleep, of Glacier National Park Reservation.

In connection with this insistent inquiry, if for no higher motive, it is interesting to record that Mr. Geoffrey O'Hara, recently appointed by the Interior Department at Washington to record the tribal songs and music of all American Indians, began his work in New York City by taking his first phonographic records of the songs of the Blackfeet Indians who were here on a visit from Glacier National Park, Montana. *Musical America* (New York) gives these statements:

"During the stay of the red men in New York, Mr. O'Hara is having them sing into phonographs, and the records will be sent on to Washington to be put in the Government archives, thereby preserving for all time the music of the original Americans, who are rapidly passing to the Happy Hunting Grounds.

"The accompanying picture shows the Indians singing to the phonographs under the direction of Mr. O'Hara. The Indians could hardly grasp the idea at first of how they could sing into a tin horn and thereby record their music. After the first song had been sung, however, the reproduction was given them in a few minutes and the magic of the operation was bewildering to them. They thought it was the most wonderful of all the wonders they have seen since their invasion of Greater New York. Mr. O'Hara will have them sing daily to his phonograph while the Indians are in New York."

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RELIGION AND SOCIAL SERVICE

LIFTING THE BAN ON THE THEATER

THE TRADITIONAL HOSTILITY to the theater held so long by the Church has within the past few weeks been impugned in religious gatherings on both sides of the ocean. The Methodist denomination have formerly been particularly determined in their stand, and successive General Conferences have refused to rescind the disciplinary regulation frowning upon attendance at theatrical entertainments. Yet in a recent annual conference in New Haven, Conn., Prof. Henry Wade Rogers, a prominent Methodist layman, is reported to have "exprest in strong terms his disapproval of the rule in the Book of Discipline, which puts under formal ban the practise of theater-going." *The Congregationalist* (Boston), which calls attention to this fact, thinks that "the raising anew of the question by Professor Rogers may indicate another attempt at the next General Conference to secure the removal of this objectionable clause." And it goes on to enumerate other efforts:

"This same general subject was agitated at the recent meeting of the Free Church Council of Great Britain in Newcastle, when a prominent delegate argued earnestly that no formal attitude of opposition should be taken by the churches to the theater, when such an attitude was contradicted so openly and constantly by many members of the churches. In Chicago the Methodist ministers have devoted a meeting to the discussion of the subject."

The Congregationalist also prints in the same issue an article by Prof. Henry H. Walker, of Chicago Theological Seminary, who points out the wholesome influence of certain plays which have been running successfully in recent years in a number of American cities. He mentions "The Servant in the House," "The Passing of the Third Floor Back," and "The Dawn of a To-morrow," and believes that this class of plays "should have the recognition of those who stand for the higher life of the community, and that the general position of Christians should be one, not of total abstinence, but of wise discrimination." He declares that the theater "is vindicating its right to be counted, not simply as an educational agency, but as an agency making for righteousness and social justice," adding:

"That the theater renders this ministry in its own way, different from the way of organized religion, is a distinct advantage, for it makes an appeal to multitudes whom the Church and kindred movements seldom if ever reach. There never was needed more than to-day the spirit of just discrimination in the judgment passed upon the theater by the Church. That which is corrupt in it should be unqualifiedly condemned. Plays that are a stench in the nostrils of decency should be driven to cover by an aroused public sentiment. But just as truly should the good and uplifting receive the support and encouragement of good men. It ought to become more and more profitable to serve the public with that which elevates taste and ministers to the creation of ideals. It ought to be made financially hazardous to attempt anything else. The theater is the public's servant, not its master. It caters to public demands. It thrives on the public's purse. We, the public, may have what we want, when we want it, and when we are ready to pay the price for it, not in coin, but in discrimination, in the condemnation of the evil, in sympathetic support of the good. The problem is by no means uniform. The size, character, ideals, and spirit of the local community are vital factors involved. Still, any community which has enough of religion and morality to support schools and churches can also unite in the creation and support of healthful amusement for all of its citizens."

The editor declares that he is in "hearty accord" with the principle of cooperation advocated by the theological professor, saying:

"The dramatic element is too deeply rooted in the human instincts, is so capable when wisely guided, not only of furnishing the needed recreation for multitudes engaged in monotonous toil, but of being made subservient to moral ends, that to denounce and taboo all its manifestations is unreasonable and injudicious. Most churches of our own order have frankly admitted that the uncompromising attitude toward the theater, which circumstances might have justified in former times, cannot wisely be held to-day. Indeed, many modern parish houses are built with stages and footlights and other provision for an occasional entertainment of the dramatic order, and in chapels and Sunday-school rooms plays are frequently given and considered a legitimate part of the Church's ministry to the social life of the community.

"With such marked recognition within the Church of the dramatic instinct, and with so large a proportion of Church members attending the theater, at least occasionally, formal action discountenancing the theater seems perilously close to hypocrisy. Far better is it for the Church to bring its influence to bear in all legitimate ways, to banish demoralizing plays and to prevent the theater from becoming so purely commercialized that it will pander to the lowest instincts of humanity."

Certain cities are mentioned as doing useful pioneer work:

"The old city of Northampton in Massachusetts is this year trying out an interesting experiment in undertaking to control as a municipality the theatrical performances offered the public. The generosity of a prominent citizen, the cooperation of the city authorities, and the interest and assistance of Smith College professors have made it possible to organize a group of actors and actresses recruited from different parts of the country who are now known as the Northampton Players. They make their home in the city, are recognized socially, and are looked upon as contributors to the better life of the city in some such way as the public school teachers are serving it.

"Every week a new play is brought on, the character of which is satisfactory to discriminating supporters of the movement and which at the same time is attractive and popular enough to insure good audiences from night to night. These players themselves like this more permanent and normal relationship to the community better than they do the nomadic life of average stage folk. The rates are reasonable and the response from factory workers and other manual laborers, some of whom have hitherto squandered their earnings and time on cheap picture shows, is gratifying. This Northampton experiment has reached the point where its value both in furnishing legitimate entertainment and in bringing all classes of citizens together in profitable contact with one another is evident. In Pawtucket, R. I., largely through the initiative of a Congregational minister, Rev. J. D. Dingwell, a civic theater has just been opened.

"No earnest Christian will frequent or countenance the theater that impairs his spiritual life or chills his zeal in Christian service. Its value to him in the way of recreation and diversion is not unlike that of a good novel. But the earnest Christian will also recognize the fact that a multitude of young people may not have enough discrimination to use the theater without being harmed by it. To prevent such deterioration of character through establishing in young lives habits of self-restraint and a loyalty to the leadership of Jesus Christ in this and all other difficult matters is the duty of the Church. In addition to that, it should be ready to recognize and aid the members of the theatrical profession and the workers for social betterment who are striving to make the theater a blessing rather than a curse to America."

The Christian Work (New York), speaking of the farewell performances Mr. Forbes Robertson is now giving in London, observes:

"A glowing appreciation of Mr. Forbes Robertson appeared in *The Daily News* recently from the pen of 'A. G. G.,' in which the great actor's peculiar quality is exprest in a single sentence: 'He is a moralist before he is an actor,' wrote Mr. Gardiner; 'a spiritual influence more than an artistic satisfaction.' An actor may not only be a Christian, but a teacher of Christian truth as well."

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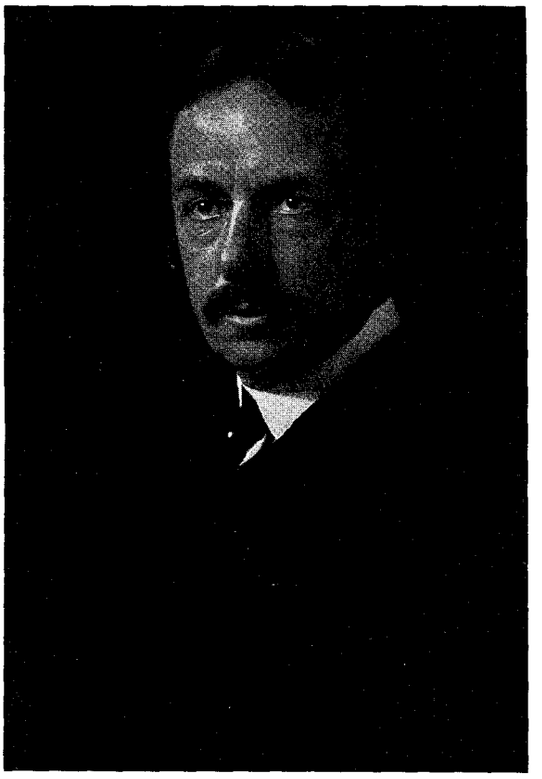
A SAINTHOOD OF SCIENCE

TO MAN has been given "a triple gospel—of his soul, of his goods, of his body." These words of Sir William Osler's naturally bring the query, what should be "the attitude of the Church toward the gospel of the body, toward the men who have given us this gospel?" Henry Fairfield Osborn, director of the American Museum of Natural History in New York, and a paleontologist of note, puts this question in *The Churchman* (New York, Prot. Epis.), and answers it by declaring that there should be a statue of Louis Pasteur in the Cathedral of Saint John the Divine, and that we should "institute a new order of sainthood" for men who, like him, "showed the way to the physical redemption of man." Some such tribute, thinks Dr. Osborn, would have been rendered to Pasteur if he had lived in "the early centuries of the Church before there had arisen any divorce between the study of nature and the matters of the spirit," and "had won the love of his generation and the reverence of succeeding generations by his mighty works." And the writer adds:

"Our belief to-day is that Pasteur should stand as a symbol of the profound and intimate relation which must develop between the study of nature and the religious life of man, between our present and future knowledge of nature and the development of our religious conceptions and beliefs."

Not that Professor Osborn is here propounding any new theory. He quotes St. Augustine and Dante to show their "theology was imbued with a deeply theistic view of nature." But since their days



HENRY FAIRFIELD OSBORN,
Who suggests a new order of sainthood for men like Pasteur.

"the Church has passed through a very critical period of skepticism as regards nature. This is perhaps an original view of skepticism, but there is no way of evading its application; if nature represents the wisdom and goodness of God, to be blind to its interpretation is a form of skepticism—devout and well intentioned tho it may be. . . . If the laws of nature are manifestations of the divine power and wisdom, as we proclaim in our services, the attitude of the Church toward these laws should not be hesitant, defensive, or apologetic, but active, receptive, and aggressive.

"Considered in this way, the great scientific inquiry of the latter half of the nineteenth century, so far from being regarded as destructive, is a constructive, purifying, and regenerating movement; it takes us back to the lost faith of our fathers, a faith which spiritualized the Old Testament, a faith which finds in nature a manifestation of the divine order of things. If Newton opened to us the new heavens, Darwin showed us the new earth, Pasteur showed the way to the physical redemption of man. If we were to rewrite the Litany in the twentieth century, for the passage 'From plague, pestilence, and famine, good Lord, deliver us,' we should read, 'From ignorance of thy laws and disobedience of thy commands, good Lord, deliver us.' "

From the standpoint of "this older teaching of Augustine and Dante," according to Dr. Osborn,

"The life work of Louis Pasteur was more than humanitarian, it was more than scientific, it was religious. He regarded natural processes which in their superficial view appear relentless, cruel, wholly inexplicable, as part of a possibly beneficent order of things; he again revealed through his profound insight, through his unparalleled toil, discouragement, and even scorn on the part of his contemporaries, deeper laws which are beneficent, protective, and restorative in action. He was the evangelist of Osler's 'third gospel':

" 'And the third gospel, the gospel of his body, which brings man into relation with nature—a true *evangelion*, the glad tidings of a conquest beside which all others sink into insignificance—is the final conquest of nature, out of which has come man's redemption of man.' "

And this brings the final question regarding the recognition of such service:

"Should we not institute a new order of sainthood for men like Pasteur? Could we find one more eminent for consecration, piety, and service in life and character than this devout investigator? Entrance to this order would be granted to those who through the study of nature have extended the bounds of human knowledge, have bestowed incomparable blessings on the human race, have relieved human suffering, have saved or prolonged human life. Would not a statue of Louis Pasteur in the Cathedral of St. John the Divine proclaim the faith of the modern Church that the two great historic movements of Love and of Knowledge, of the spiritual and intellectual, and the physical well-being of man, are harmonious parts of a single and eternal truth? On the base of such a statue might be inscribed the words written at the most perplexing period of Pasteur's life:

" 'God grant that by my persevering labors I may bring a little stone to the frail and ill-assured edifice of our knowledge of those deep mysteries of Life and Death where all our intellects have so lamentably failed.' "

CHANGING A CHURCH NAME—Many persons are not altogether pleased with the sound of their own names, but, so it is pointed out, most of these dissatisfied ones "have the good sense and good taste not to make themselves ridiculous before their neighbors and friends by changing their names from Smith, Jones, and Robinson to something more high-sounding and aristocratic." A parallel to the disgruntled minority is found by G. Monroe Royce in the section of the Protestant Episcopal Church who wish to change their name to "The Holy Catholic Church of America." The diocese of California has indeed voted for this change. In *The Independent* Mr. Royce writes:

"The leader of this movement on the Pacific coast is a clergyman with English orders, who has not been a dozen years in this country, and who is still a 'British subject.' This gentleman is carrying on a most active, vigorous, and militant 'campaign for the change of name,' to use his own words, and is asking the public to subscribe to his war chest. He has circularized the whole clerical body of the Church, and has succeeded, so it seems, in capturing the diocese (California) in which he is at present residing, and he has accomplished this result in spite of the opposition of the bishop of that diocese. He must therefore be an opponent worthy of respect, whatever one may think of his propaganda. The leader of this agitation on the Atlantic coast was also a 'priest' with English orders and without American citizenship. But this distinguished doctor of

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divinity is no longer in orders and has left the country. . . . "These men are not, of course, conscious of anything like disloyalty to this historic American Church; they are simply out of touch with the temper of the American people, which has little patience with such ecclesiastical tomfoolery.

"The American people have, once for all, accorded to a certain Christian Church organization the name *Catholic*, and they have at the same time accorded to all other Christian Churches the comprehensive appellation of *Protestant*, and all King George's horses and all King George's men can't pull these two names down from the places which have been assigned them by this common consent. This may be the result of ignorance, and these agitators may know much more than the rest of us about the proper meaning of *Catholic* and *Protestant*. But illiterate as this verdict of the American people may be, it is a final judgment, and I advise these very superior persons to accept it and cease making themselves a nuisance and the Episcopal Church ridiculous."

MR. MORGAN AS A CHURCHMAN

ALL THE CRITICISM of J. Pierpont Morgan is stilled when it comes to the discussion of his church activities. As a financier, of course, he represented all that to the trust-breaker is anathema. But his rector and his bishop have a personal story to tell that will not be uninteresting even to those who find a flaw in his other activities. From the Rev. Karl Reiland, rector of St. George's, New York, we learn that none of Mr. Morgan's manifold interests in the world of high finance ever minified his interest and attention to religious duty. He worshiped weekly in St. George's when in the city, passed the collection plate there, and, indeed, "he was the most approachable of men whenever anything pertaining to religion and the church required his attention." He was never a talker; nor was he very patient with those who liked long-drawn-out discussion of irrelevant matters. But "he was always generous to every project that required financial assistance, or the trained, far-seeing observation of a comprehensive mind." If, in the councils of the church, he seldom addrest the chair himself, observes Mr. Reiland, it was "because of humility rather than shyness," but "no one and nothing escaped his observation, or failed to receive his criticism or encouragement as the matter deserved." In *The Outlook* (April 12) Mr. Reiland writes further:

"Mr. Morgan's devotion to religion is perhaps best known in St. George's Church, New York, of which he was a lifelong member, and which, as an institutional church, represents his idea of applied Christianity. He became a vestryman in 1868, junior warden in 1885, and senior warden in 1890, which office he held at the time of his death. No one knows the extent of his generosity in and about St. George's. He was regularly at the Sunday morning service when in this country, and always took up the collection in the center aisle. On communion Sunday he remained to receive communion. He followed every word of the service and sermon with devout attention, and the present rector is thankful for his habit of giving wise and helpful criticisms of services, sermons, and general parochial policy.

"He came early to the church, eagerly mounting the steps, specially animated with a kind of youthful joy when surrounded by the members of his family. After putting aside hat and coat, he would walk up and down the broad aisle greeting every one who cared to speak to him, rich and poor alike, or take his stand with the parish clergy near the entrances to welcome the gathering worshipers. Mr. Morgan has frequently said that, next to his immediate family, nothing on earth was so dear to his heart as St. George's Church.

"His warm-hearted personality, his cordial hand-clasp, will be missed, as greatly as they were eagerly looked for, by hundreds to whom they meant no less than encouragement in a common faith and the blessing of a friend. He did not like to place a contribution in the collection plate 'to be seen of men,' but often sent his gifts privately. Tho he liked especially a certain pew, and sat in it when he found it vacant, he was glad to feel that the size of the congregation sometimes forced him to sit elsewhere, and prided himself upon being the warden of a really free church."

Mr. Morgan's religious feeling found its outlet chiefly in music. The rector of St. George's has some interesting facts to narrate:

"He was enthusiastic for congregational singing, urging that all music, and especially the hymns, should be selected to that end. His knowledge of hymns was remarkable, even to the choice of tunes, and the custom of always using certain tunes with the hymns in the services at St. George's is to a great extent due to his interest. I never knew any one who felt so strongly about the choice of hymns. Altho I had known Mr. Morgan for several years, my first conference with him when I came here was largely about St. George's music. He said, 'Please do not change our hymn-singing till you know our method. When I don't like a hymn tune, I always sit down.' I never saw him sit down. Upon the completion of the new Centennial Chapel last fall, he came from his office Saturday afternoons and entered the chapel alone. As soon as I learned of this habit I used to go over regularly to meet him there. Sometimes I found him kneeling in prayer, or reading, or singing a hymn without organ, and alone. He seemed as happy as a child if I sent for one of our organists to play the hymns for us. He would stand in the chancel singing and beating the time, with book in hand, thoroughly enjoying every moment. The doors were always closed—no one but the aged sexton and myself knew that the great master of men and things was worshiping in the temple.

"His last words as the steamer left the pier on January 7 were: "'Watch over dear old St. George's.'

"Mr. Morgan has been called a 'broad churchman,' and so he was, very broad and deep. His was not the breadth of extended thinness, but breadth with depth. He disliked any but the plainest, heartiest service in which all could join. He used to say, 'St. George's way is what I like, and I hope it will never change.' Frequently he urged his acquaintances to attend services. Public worship with him was the outward visible sign of an inward religious conviction. His religion was no Sunday affair. He worshiped in spirit and in truth.

"No one who was present on his last Sunday here will ever forget how he stood out, almost in the aisle, beating time with his book, singing with strong voice and moist eyes his favorite hymn—'Blest be the tie that binds.'

"We think of it now."

From these parochial views of the great financier we turn in *The Churchman* to the estimate of him presented by the Bishop of Albany, William Croswell Doane. Here we see him as participant in the larger affairs of the church:

"He was a statesman in the church and always had the time, or made the time, to discuss with the keenest and most intelligent interest every detail of its doings. During the last Lambeth Conference, day after day, great matters of international Christian relations were discust in the library at 13 Princes Gate, by Mr. Morgan and his household of bishops, and in those talks his great brain and heart had much influence upon the results of the conference.

"It was due entirely to him that the Archbishop of Canterbury came to America to the General Convention in Boston. He had declined to come, but Mr. Morgan finally persuaded him, and he was Mr. Morgan's guest, from the time that he left England till he got back there, traveling always in his private car. The Archbishop, before leaving, said, 'I have seen everything in America except a railroad ticket.' Whereupon Mr. Morgan sent a man out at New London to buy a ticket, and crossing out the word 'New,' gave him the ticket, which read 'London to New York,' and that ticket is still preserved among the treasures at Lambeth Palace.

"He had a clear vision of the importance to the whole of Christendom of a close, personal understanding between the Church in England and the Church in America.

"There are few places and fewer people who will not miss him and mourn him, New York, London, Paris, Rome, Florence, Egypt, Aix-les-Bains, Mt. Desert Island, Highland Falls, and even the far parts of the East, where he was deeply interested in the unearthing and excavating. There hardly lives the man whose death would be so mourned in so many nations.

"He had a larger and a deeper power of loving and of being loved than any man I ever knew, and he has left sad and empty many places and many hearts that will miss him more and more. For him, he has passed out of this life peacefully and painlessly."

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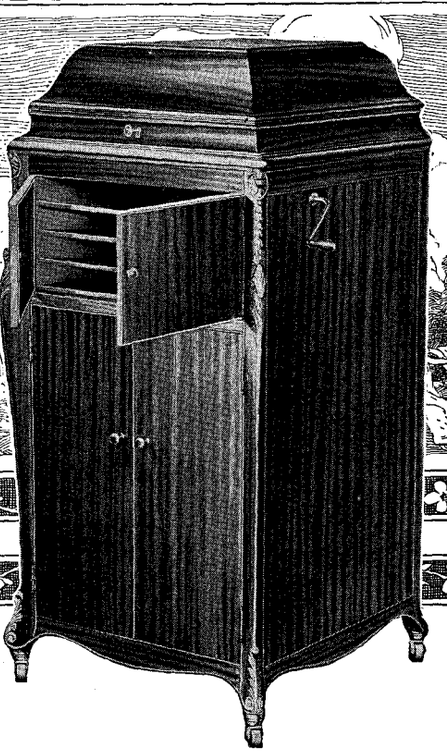

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MOTOR TRUCKS

ONE of the dire consequences of the flood in Ohio was the crippling, or entire suspension, of transportation facilities. Steam railroads and trolley lines were practically all put out of business. There remained in these circumstances as the only vehicle for transportation purposes the motor-car and truck. These were at once employed in conveying survivors away from the flood district and in carrying food and clothing to these and others who had survived the flood. A writer in *Motor World* presents impressive details of the good work done by the motor vehicles:

"From every available source of supply, pleasure cars and trucks were rushed to the scene of the disaster; from those factories that were not visited by the flood or that were but partly damaged, cars in nearly every state of construction were put on what had once been the roads in the hands of factory mechanics; speed laws were forgotten for the time being, and the erstwhile despised test car with its two little bucket seats soon became a tremendous factor in assisting the rescue work. Private owners, having rescued their families and those of their neighbors, turned back into the stricken district to carry others away from the reaching fingers of the flood.

"In Indianapolis, when the water started to creep over the banks of Fall Creek, practically all of the test cars were hurried to the spot and immediately took up the work of conveying the residents to higher ground. Later, when the levee gave away, nearly every self-propelled vehicle in the city was engaged in the rescue work, and when the waters receded it was no uncommon sight to see the tops of touring cars showing through the murky current where some family in its flight to safety had been forced to abandon the car and take to the water.

"Although the water rose to within 50 feet of the Henderson plant and did not touch it, it was closed temporarily, so that every available car could be prest into service. The National factory was another that was just outside the flood zone, and tho the factory was not shut down, every available car was sent to the "firing line." Over almost impassable roads the first helpers were carried to Peru, Rushville, Connersville, and Broad Ripple, by the National's best car drivers.

"At the Pathfinder plant the force of the current was so great that it unearthed the great 5,000-gallon gasoline tank in the factory yard, and when the flood reached its greatest height the second floor of the plant was turned into a temporary medical establishment, in addition to housing the burden of the entire stock of cars and parts that had been moved up before the water covered the lower floor. Before the water became too deep for the Pathfinder trucks, a number of the families living near the factory moved their pianos and other household goods to higher ground, tho as yet they have been unable to replace them in their homes.

"When, on the first day of the flood, the Indianapolis trolley cars ceased running, the only public conveyances were the big 'buses running on Delaware Street. Later, big motor-trucks and 'buses helped out. Some of them were free 'buses and on some of them a fare of 25 cents was charged, tho on none of those supplied by manufacturers was any demand for payment made. The city pumping station was flooded early, and it was only because the automobile fire apparatus was able to get to the few fires quickly that a great conflagration was averted. Dealers were unusually active in carrying on rescue work, and in one typical case a Studebaker '25' went into the flooded district carrying food and came out carrying no fewer than eighteen refugees.

"It was in Dayton, Ohio, that the blow fell most heavily, and it was there that the motor-truck performed its most effective work. Immediately danger threatened, the National Cash Register Co.'s fleet of twenty-five Packards was prest into service conveying passengers and freight out of the clutches of the flood, and within three hours after they left Springfield, a fleet of Kelly-Springfield trucks loaded with supplies pulled into Dayton, having traversed roads that for the greatest part of the distance were no roads at all.

"The first vehicles to arrive at the stricken city from the outside were eight Packards. They were loaded into a special train at the Packard factory in Detroit, and within twenty-four hours were busily engaged in carrying on rescue work in the streets of Dayton. The first of them to be unloaded conveyed twenty Red Cross nurses out to the N. C. R. relief station, two miles away from the depot. A little later ten more Packards arrived by what remained of the railroad, and these, together with every other vehicle in the city, immediately were put to work carrying the lame and the halt and the blind and those who were otherwise sound but who could not stem the current, to places of safety.

"When the flood hit city and country, it is estimated that upward of 1,000 horses and cows were drowned, and outside of the necessity of replacing the horses as draft animals, it was absolutely essential that their carcasses be removed from the streets, for they represented a menace to health. It was not until after they had been floating around for several days that it was possible to remove them, and their removal then required the utmost dispatch.

"It was in carting them away to places where they were less likely to contaminate the atmosphere that the value of the motor-trucks for such work stood out most boldly. Even where it was possible to remove them with horse-drawn trucks, it was necessary to use a motor-truck to drag the carcasses onto the other vehicle. The horse-drawn vehicles could carry only two horses to the load, and the best record made was five trips in one day. Each motor-truck, on the other hand, carried from four to six horses a trip and made the round trip to the dumping ground, a couple of miles outside."

MOTOR-TRUCKS AS AN INFLUENCE ON TRAFFIC REFORM

R. M. Hutchinson, Jr., contributes to *Automobile Topics* a suggestive paper on the reform which motor-trucks promise to bring about in the traffic of congested centers in large cities. The width and arrangement of streets in many of these cities are such that traffic frequently suffers greatly under the new conditions which have grown up since these streets were laid out. While the delays that ensue may not seem important to casual observers, it could easily be demonstrated that the losses incident to these delays in large cities run up into millions every year. Several cities have effected something by way of a relief. For example, in New York City, certain gains have been made by taking down projecting steps and narrowing the sidewalks

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in order to provide greater space for vehicles. But there is a limit beyond which work of this kind can not go. A change, however, in the motive power of vehicles—that is, the change brought about by the motor-car and truck—has already done much to give relief. Mr. Hutchinson says:

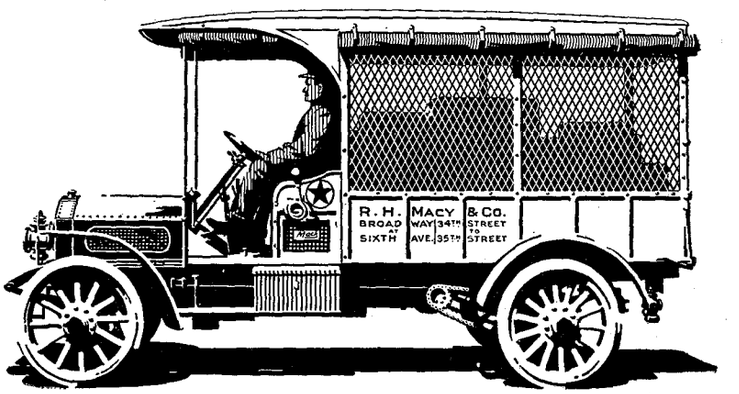
"As the length of the vehicle is a most important factor in preventing traffic congestion outside of its speed, naturally the relief must come through the general utilization of self-propelled vehicles. In using a horse-drawn business vehicle the 'wheel base' of the motive power—the horses—is nearly equal to that of the vehicle; in other words, space is becoming such a premium in large cities that, economically speaking, the use of horse-drawn vehicles is bringing about a collective and individual economical loss for which we all must pay a tax. This tax appears indirectly as one of the principal factors in the present high cost of living. Of all things transportation, efficient and economical, constitutes one of the biggest items in the expense of merchandise distribution.

A single-horse delivery wagon, for illustration, has an overall length of about 18 feet and occupies 90 square feet of area. To house this one-horse vehicle demands 114 square feet of ground space. The business motor vehicle, which on an average could do as much work as two of the one-horse delivery wagons, has an overall length of about 10½ feet or a total of 60 square feet of area whether on street or in a garage. Here is a saving of valuable street space of practically 33⅓ per cent. and approximately 60 per cent. for dead storage. For larger capacity vehicles, the comparison is more startling. A 5-ton horse truck needs 25 feet on the street, or 200 square feet of space; the stabling area of the same horse equipment represents 281 square feet. A 5-ton motor-truck of equal capacity and doing as much work in some cases as a half dozen two-horse teams takes up only 176 square feet on the street or in the garage

"If the economy in street space was the only ground on which the business motor vehicle could base its claim for effecting traffic reforms, this alone would justify its more general use by the business public. Economy in valuable street space is, however, but one of the many ways in which motorized transportation can eliminate an enormous waste which we suffer from the delays in getting our merchandise carried over city streets to-day. It can be proved to the satisfaction of any skeptic that a good motor-truck can do on an average two and one-half times as much work in an equivalent time as the horse, which increased rate of speed of doing work economizes street space to an extent of approximately 75 per cent. in favor of motorized traffic as against horse-drawn vehicles. In other words, the same amount of work can be done with about one-fourth of the street congestion or quadruple the present volume of traffic can be accommodated through general motorized transportation before we will have outgrown in most of our cities the present street lay-outs and highway movement of merchandise.

"If, as has been estimated, every user of a double-horse team in New York suffers a direct loss averaging $600 per year, due to delays incident to traffic congestion, which are unavoidable by the driver, the aggregate loss, figuring a total of 60,000 teams in New York City, runs into $36,000,000 per year. This sum of money invested in motor-trucks figuring that the average business firm has principal need for a two-ton vehicle, would mean that these merchants could supply 12,000 trucks without making any outlay visible to them, or outlay which could be entered as a capital charge on their books.

(Continued on page 960)



International Motor Trucks

Proved by Years of Successful Service

Mack 12 years in use **Saurer** 18 years in use **Hewitt** 10 years in use

A mileage of 100,000 miles — and no signs of wearing out. This is the record made by the first truck bought of us five years ago by R. H. Macy & Co., the New York department store. That is why this company recently ordered four more of our 1-ton trucks.

Consider what this department-store truck had to do:

1. Each day it made hundreds of deliveries — quick starts, threaded through congested streets and speeded 15 miles an hour on clear running.
2. Made from 60 to 80 miles, day after day.
3. On Saturdays, during holiday time and on emergencies it ran for 20 to 24 hours per day.
4. It kept at work 300 days a year and each year rounded out from 16,000 to 24,000 miles.

Hundreds of our trucks have made records of over 100,000 miles without signs of wearing out.

And yet some people are still waiting for motor-trucks to prove efficient long-life service.

Our trucks have been proving this point for 10, 12 and 18 years.

Capacities: 1, 1½, 2, 3, 4, 5, 6½, 7½ and 10 tons

Bodies for every business use.

Let us show you what the right truck and body can do for your business.

International Motor Company

General Offices: Broadway and 57th St New York Works: Allentown Pa; Plainfield N J

Sales and Service Stations: New York, Chicago, Philadelphia Boston, Cleveland, Cincinnati, Buffalo, Baltimore, Newark, Pittsburgh, St Louis, Atlanta, Kansas City, Denver, Minneapolis St Paul, San Francisco, Los Angeles, Washington, Albany and other large cities

Canadian Sales Agents: The Canadian Fairbanks-Morse Company, Limited, Montreal

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RELENTLESS FRICTION

How it ruins automobile motors. How the remedy must be determined.

Without lubrication your car could run only about 20 to 30 times its own length.

Friction would then stop the power.

As oil saves power, it follows that one oil will save more power than another.

An important question is:

What oil will eliminate the most destructive friction in your motor?

Motors differ. Different cars demand different oils.

We present here, in plain terms, the factors that must be considered.

This statement is from a company whose authority on matters of lubrication is unquestioned — the Vacuum Oil Company.

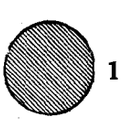


Figure 1 represents a type of lubricating oil in common use.

It has two serious faults.

First, its actual lubricating *quality* is low.

Second, its "*body*" or thickness is unsuited to the feed system of the motor it is used on.

It cannot feed properly. It cannot protect properly after the friction surfaces are reached.

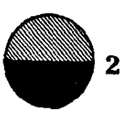


Figure 2 represents a better, but still far from perfect oil. It has good lubricating *quality*. But its "*body*" is unsuited to the feed system of the motor. It can not properly reach all the friction surfaces.

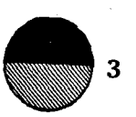


Figure 3 represents an oil whose "*body*" is suited to the feed requirements of the motor. But its *quality* is low. Under the heat of service it rapidly loses its power to protect the moving parts. It reaches the friction points but cannot efficiently protect them.

Figure 4 represents what your motor really requires—an oil of the highest lubricating *quality* whose "*body*" is perfectly suited to the feed system of your motor.

It properly reaches all the friction points. It protects properly after it reaches them. It is a complete lubricant.

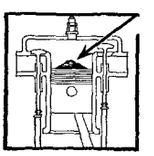
With such an oil, practically your only friction is the friction of oil against metal.

You will find this grade of oil indicated, opposite your car, in the chart printed in part on these pages.

The recommendations in the chart were arrived at after a careful motor-analysis of the cars named. The oil's efficiency has been further proven-out by practical demonstration.

If you use an oil of less correct ***"body,"*** *or of lower lubricating efficiency, your motor must pay the penalty.*

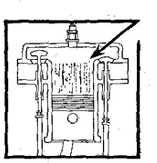
Some of the consequences are pointed out below.



Carbon deposit (excepting that due to faulty carburetion and gasoline combustion) is commonly attributed to the *quality* of the lubricating oil. Quite as often the fault lies with the oil's "*body*."

In some motors, a light-bodied oil will work too freely past the piston rings into the combustion chamber. Lubricating oil itself is a hydro-carbon product. Carbon can never be wholly filtered out. When the oil works freely into the closed combustion chamber carbon deposit is bound to occur.

An unnecessary quantity of the oil is consumed. Ignition trouble, and in time, "knocking" of the motor results.



Another common result of faulty lubrication is **scored cylinder walls.**

The scoring is generally caused by the oil's low lubricating *quality*.

A guide to correct Automobile lubrication

Explanation: In the schedule, the letter opposite the car indicates the grade of Gargoyle Mobiloil that should be used. For example, "A" means "Gargoyle Mobiloil A," "Arc" means "Gargoyle Mobiloil Arctic." For all electric vehicles use Gargoyle Mobiloil A. The recommendations cover both pleasure and commercial vehicles unless otherwise noted.

MODEL OF CARS	1909		1910		1911		1912		1913	
	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter
Abbott Detroit	...	...	A	Arc.	A	Arc.	A	Arc.	A	Arc.
Alco	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
American	A	Arc.	A	Arc.	A	Arc.	A	Arc.	A	Arc.
Apperson	A	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Autocar (2 cyl.)	A	Arc.	A	Arc.	A	Arc.	A	Arc.	A	Arc.
" (4 cyl.)	A	E	A	E	A	Arc.	A	Arc.	...	...
Avery	...	...	A	E	A	E	A	A	A	A
Benz	A	A	A	A	A	A	A	A	A	A
Buick (2 cyl.)	A	A	A	A	A	A	A	A	A	A
" (4 cyl.)	A	Arc.	Arc.	Arc.	A	Arc.	A	Arc.	A	Arc.
Cadillac (1 cyl.)	B	A	...	...	...	...	...	...	...	...
" (4 cyl.)	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Cartercar	A	A	A	E	A	E	A	E	A	E
" Com'l	A	A	A	E	A	Arc.	A	Arc.	A	Arc.
Case	...	...	...	...	A	A	A	Arc.	A	Arc.
Chalmers	Arc.	Arc.	Arc.	Arc.	A	Arc.	Arc.	Arc.	Arc.	Arc.
Chase	B	B	B	B	B	B	B	B	B	B
Cole	...	...	Arc.	Arc.	A	Arc.	Arc.	Arc.	Arc.	Arc.
Columbia	A	E	E	E	A	A	A	A	...	...
" "Knight"	...	...	...	...	...	...	A	A	A	A
Couple Gear	A	A	A	A	A	A	A	Arc.	A	Arc.
Daimler	A	E	A	E	A	E	A	A	A	A
" "Knight"	...	...	...	...	A	A	A	A	A	A
Darracq	A	E	A	E	A	E	Arc.	Arc.	Arc.	Arc.
De Dion	B	A	B	E	B	A	B	A	B	A
Delaunay-Belleville	B	A	B	A	B	A	B	A	B	A

MODEL OF CARS	1909		1910		1911		1912		1913	
	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter
Elmore	A	A	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	...	...
E. M. F.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	...	...	...
Fiat	B	A	A	A	B	A	A	B	A	...
Flanders	...	...	E	E	E	E	Arc.	Arc.	...	...
" (6 cyl.)	...	...	...	...	...	...	...	...	Arc.	Arc.
Ford	E	E	A	Arc.	E	E	E	E	E	E

Mobiloil

A grade for each type of motor

MODEL OF CARS	1909		1910		1911		1912		1913	
	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter
Franklin	B	E	B	Arc.	A	Arc.	A	Arc.	A	Arc.
" Com'l	B	A	B	A	B	A	A	Arc.	A	Arc.
G. M. C.	...	...	...	...	...	...	Arc.	Arc.	A	Arc.
Gramm	...	...	...	...	A	Arc.	A	Arc.	A	Arc.
Gramm-Logan	A	Arc.	A	Arc.	...	...	...	...	...	...
Herreshoff	A	A	Arc.	Arc.	A	Arc.	A	Arc.	A	Arc.
Hewitt (2 cyl.)	A	A	A	A	A	Arc.	...	...	...	...
" (4 cyl.)	A	E	A	E	A	Arc.	B	E	E	E
Hudson	...	...	Arc.	Arc.	A	Arc.	A	Arc.	A	Arc.
Hupmobile "20"	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
" "32"	...	...	...	...	...	...	...	...	A	Arc.
I. H. C. (air)	...	...	...	...	...	...	...	...	B	A
" (water)	...	...	...	...	...	...	...	...	A	A
International	B	A	B	A	B	B	B	A	...	...
Interstate	A	E	A	E	A	Arc.	A	Arc.	A	Arc.
Isotta	A	A	A	A	A	A	A	A	A	A
Itala	A	A	A	A	A	A	A	A	A	A
Jackson (2 cyl.)	A	A	A	A	...	...	...	...	...	...
" (4 cyl.)	A	E	A	Arc.	A	Arc.	A	Arc.	A	Arc.
Kelly	...	...	...	Arc.	Arc.	Arc.	Arc.	...	...	...
Kelly Springfield	...	...	...	...	...	...	...	...	Arc.	Arc.
Kissel-Kar	A	E	A	E	A	Arc.	A	Arc.	A	Arc.
" Com'l	...	...	...	...	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Kline Kar	...	...	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Knox	B	A	B	A	B	A	B	A	B	A
Krit	...	...	B	A	B	A	A	A	A	A

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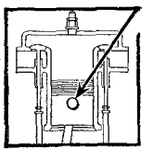
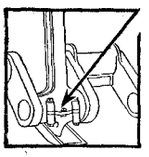
Or it may be caused by too light a "*body*." In that case the oil fails to carry through to the end of the piston stroke.

The piston rings then rub directly against the walls. In time they break. Scoring and scratching of the cylinders will result. Hissing of the motor follows.

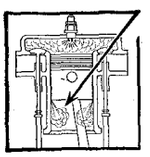


A third result of wrong "*body*" or low lubricating *quality* is **worn wrist-pins.** This trouble causes a dull, metallic knock. In extreme cases the wrist-pins break.



A fourth result is **worn connecting rod or main bearings.** The unnecessary wear is caused either by the low lubricating *quality* of the oil, or by an oil whose "*body*" is unadapted to the fit of the bearings.

The bearings in different motors differ widely. For proper lubrication they require oils of different "*body*."



A fifth common result is **loss of compression and escape of the explosion.**

The oil's actual lubricating *quality* plays no part in this loss. The escape is attributable wholly to the oil's incorrect "*body*."

With certain types of piston rings a light-bodied oil forms too thin a film around the ring. Loss of compression, escaping explosion, and reduced power result.

There is no plain symptom by which this escape can be discovered—other than the lessened power of the motor.

TO avoid these troubles you *must* use an oil of the highest lubricating *quality*, and of correct "*body*."

There is only one way to determine the correct "*body*". That is, to carefully analyze the construction of the motor.

Any less-thorough method can only be a hazardous guess.

To meet this problem, each season we carefully analyze the motor-construction of every make of automobile.

Based on this analysis, and on practical experience, we determine the correct oil for each car.

The results of these conclusions are compiled in a lubricating chart—printed in part on these pages. This chart specifies the correct grade of Gargoyle Mobiloil for your car.

The efficiency of the oils recommended has been thoroughly demonstrated in practical use.

In sheer lubricating *quality* they stand alone.

Oil of the *quality* and "*body*" recommended is an absolutely necessary step toward:

(1) The greatest horse-power efficiency.
(2) The smoothest operation.
(3) The fewest repair troubles.
(4) The lowest operating cost per mile.
(5) The longest life to your motor.
(6) The greatest second-hand value.

WE have here discussed lubrication with considerable assurance.

You may wish to know more about the basis for this certainty.

We will speak plainly.

Lubrication with us is both a business and a profession.

Throughout the world the lubricating counsel of the Vacuum Oil Company is sought by engineers who must meet the most rigid efficiency standards.

We are depended upon to determine the lubricating requirements and to supply the oils that meet them.

Our clientele includes thousands of manufacturing plants—located in practically every civilized country.

We supply the floating armament of the world's leading naval powers.

We supply practically all of the ocean greyhounds.

We supply the aeroplane fleets of the leading military powers.

Outside of the home field we supply over seventy foreign automobile manufacturers.

THE matter of determining the correct lubricating oil for a given purpose requires both scientific study and broad, practical experience.

This experience we have applied in carefully studying the lubricating requirements of each make of car shown in our chart of recommendations.

This chart represents our professional advice.

If you use an oil of less correct ***"body"*** *or of lower lubricating* ***quality*** *than that recommended, unnecessary friction, unnecessary carbon deposit, loss of power, and ultimate serious damage must result.*

In buying Gargoyle Mobiloil from dealers it is safest to purchase a full barrel, half-barrel, or a sealed five-gallon, or one-gallon can. Make certain that the name and our red Gargoyle appear on the container.

A booklet, containing our complete chart and points on lubrication, will be mailed on request.

The various grades of Gargoyle Mobiloil, refined and filtered to remove free carbon, are:

Gargoyle Mobiloil "A"
Gargoyle Mobiloil "B"
Gargoyle Mobiloil "D"
Gargoyle Mobiloil "E"
Gargoyle Mobiloil "Arctic"

They can be secured from all reliable garages, auto supply stores, and others who supply lubricants.

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GENOA Vacuum Oil Company, S. A. I.
HAMBURG Deutsche Vacuum Oil Company
HELSINGFORS Vacuum Oil Company
HONG KONG Vacuum Oil Company
KOBE Vacuum Oil Company
LISBON Vacuum Oil Company
LONDON Vacuum Oil Company, Ltd.
MELBOURNE Vacuum Oil Company Prop., Ltd.
MOSCOW Russian Vacuum Oil Company, Ltd.
PARIS Vacuum Oil Company, S. A. F.
SHANGHAI Vacuum Oil Company
STOCKHOLM Vacuum Oil Company, A. B.

Distributing warehouses in the principal cities of the world

MODEL OF CARS	1909 Summer	1909 Winter	1910 Summer	1910 Winter	1911 Summer	1911 Winter	1912 Summer	1912 Winter	1913 Summer	1913 Winter
Lancia	B	A	B	A	B	Arc.	B	Arc.	B	Arc.
Locomobile	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Lozier	A	A	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Mack	A	E	A	E	A	E	E	E	E	E
Marion	A	E	A	E	A	E	A	Arc.	A	Arc.
Marmon	Arc.	Arc.	A	E	A	Arc.	A	Arc.	A	Arc.
Matheson	Arc.	Arc.	Arc.	Arc.	A	A	A	Arc.	A	Arc.
Maxwell (2 cyl.)	E	E	E	E	E	E	E	E	.....	.....
" (4 cyl.)	E	E	E	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
" (6 cyl.)	.....	.....	.....	.....	.....	.....	.....	.....	Arc.	Arc.
Mercedes	A	E	A	E	A	E	A	E	A	E
" "Knight"	.....	.....	.....	.....	A	A	A	A	A	A
Mercer	.....	.....	A	Arc.	A	Arc.	A	Arc.	A	Arc.
Michigan	.....	.....	Arc.	Arc.	A	Arc.	A	Arc.	A	Arc.
Minerva "Knight"	.....	.....	.....	.....	A	A	A	A	A	A
Mitchell	A	A	Arc.	Arc.	A	Arc.	A	Arc.	A	Arc.
Moon	A	E	A	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
National	A	Arc.	A	A	A	A	A	A	A	A
Oakland	A	E	A	E	A	Arc.	A	Arc.	A	Arc.
Oldsmobile	A	E	A	E	A	Arc.	A	Arc.	Arc.	Arc.
Overland	A	E	A	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Packard	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Paige Detroit	.....	.....	E	E	A	Arc.	A	E	A	E
Panhard	A	E	A	E	A	E	A	Arc.	A	Arc.
" "Knight"	.....	.....	.....	.....	A	A	A	A	A	A
Pathfinder	.....	.....	.....	.....	.....	.....	.....	.....	A	Arc.
Peerless	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Pierce Arrow	A	Arc.	Arc.	Arc.	A	Arc.	A	Arc.	Arc.	Arc.
" Com'l	.....	.....	.....	.....	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Pope Hartford	A	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Premier	A	Arc.	A	Arc.	A	Arc.	A	Arc.	A	Arc.
Pullman	A	E	A	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Rambler	A	A	A	A	A	Arc.	Arc.	Arc.	Arc.	Arc.
Rapid	A	A	A	A	A	Arc.	Arc.	Arc.	.....	.....
Rayfield	.....	.....	.....	.....	.....	.....	A	A	A	A
Regal	A	E	A	E	A	E	A	Arc.	Arc.	Arc.
Renault	A	Arc.	A	Arc.	A	Arc.	A	Arc.	Arc.	Arc.
Reo	A	A	A	E	A	Arc.	A	Arc.	A	Arc.
S. G. V.	.....	.....	.....	.....	B	Arc.	B	Arc.	B	Arc.
Selden	A	E	A	E	A	E	Arc.	Arc.	Arc.	Arc.
Service	.....	.....	.....	.....	A	A	A	Arc.	A	Arc.
Simplex	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Speedwell	A	Arc.	Arc.	Arc.	A	Arc.	A	Arc.	Arc.	Arc.
" "Mead"	.....	.....	.....	.....	.....	.....	.....	A	Arc.	Arc.
Stanley	D	D	D	D	D	D	D	D	D	D
Stearns	A	A	Arc.	Arc.	A	Arc.	A	Arc.	.....	.....
" "Knight"	.....	.....	.....	.....	.....	.....	A	A	A	A
Stevens Duryea	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Stoddard-Dayton	E	E	Arc.	Arc.	A	A	A	A	A	A
" "Knight"	.....	.....	.....	.....	.....	.....	A	A	A	A
Studebaker	A	E	E	E	A	Arc.	Arc.	Arc.	A	Arc.
Stutz	.....	.....	.....	.....	.....	.....	Arc.	Arc.	Arc.	Arc.
Thomas	E	E	E	E	E	E	A	E	.....	.....
Walter	A	E	A	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Warren Detroit	.....	.....	Arc.	Arc.	A	A	A	A	A	Arc.
White (Gas)	.....	.....	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
" (Steam)	D	D	D	D	D	D	D	D	D	D
Winton	E	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.

GARGOYLE

Mobiloil

A grade for each type of motor

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AS THEY SAY, OF HIS FUNERAL

This perfect classic: Mr. Barrie's tribute to his friend, George Meredith, is now given for the first time in any magazine. Full of the most subtle fancy, and yet strongly expressive of his innermost beliefs, this wonderful piece of heart-expression is destined to rank with Mr. Barrie's most delicately beautiful work.

It is in the May issue of
THE LADIES' HOME JOURNAL

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MOTOR-TRUCKS

(*Continued from page* 957)

In five years the team owners of New York City could invest in 60,000 trucks, which would have displaced nearly all teams. Continuing the illustration still further, in eight years' time the entire business vehicle traffic in New York would be motorized without the owners' taking anything out of their business to accomplish this desideratum."

TRUCKS FOR DEPARTMENT STORES IN CHICAGO

Five of the largest department stores in Chicago and others less famous locally expect soon to do away entirely with horses for delivery purposes and to substitute for them motor-trucks. When the change has been completed, the number of horses replaced will, it is believed, reach a total of 1,600. The change will mean the operation of between 700 and 900 more motor vehicles in Chicago than are operated now. An estimate has been made of the saving in street space effected by this change, the saving being important as a relief to congestion. The estimate places this saving at about two miles. Chicago department stores have used motor-trucks for some time. Following is the account which *Motor Age* gives of some of the results:

"The first machines were of large tonnage, and were used for hauling the heavy transfer loads from the main stores to the delivery substations north, west, and south. The machines were put into use not with any thought of financial gain other than that resulting from better service. With the motor vehicle the load could leave the down-town store an hour later than was required of horsed wagons, and arrive at the shipping or distributing point in time to meet the small horse wagons, there, at the regular schedule hours for delivery. Thus each truck saved one hour for each of three or four deliveries a day. This paid in service. After a time it was seen that if certain things could be done with the trucks to keep them continually moving that they could be made to pay actual dividends over horsed service.

"Then it was that a few large gasoline cars were put in for furniture work, delivering bulk loads in house-to-house work. These trucks are now doing better in the matter of cost than any other machines in the department-store service, some of them running 60 to 100 miles a day.

"When it was found that these machines were a success smaller ones were tried out by a couple of the firms, for the longer hauls to the suburbs. In this work loads were smaller, so that smaller trucks were put to work. These running from six to nine miles from the store before commencing deliveries then engage in house-to-house delivery work and have proved a success both as to service and cost. From one to two hours is saved on each delivery and with more reliability than was possible with horses, especially in winter work.

"These machines did not prove a success in near-at-hand delivery, however. In fact, most of the down-town firms never even tried them out in this work, knowing from their own study and figuring that they could make better time with the horse equipments where so many stops and waits were involved. It was then that the electric vehicle began to be considered.

"At first with these vehicles there was the great disadvantage of limited mileage, but this has now in part been overcome. Chicago is an ideal city so far as topography goes for the operation of electrics with their great weight, since there are no

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hills and pavement stretches in all directions from the central district. True, some of this is poor paving, but every year sees some improvement. With no hills and many good road surfaces, with much of congestion as well to contend with, the electric has a good chance to make a showing over the gasoline car for the short hauls and many stops.

"The heavy hauling to the substations is all done by gasoline cars. These run for an average of six miles from the store to the substations north, south, and west, and there the load is taken off and distributed to the wagons for the different routes. Originally horse vehicles of small size were in use for this final distribution and package work. Now electrics are planned for all of this except suburban work, where fast gasoline cars of small tonnage will be used.

"The nineteen gasoline cars now used pretty well take care of the long-distance work of one firm, so that the bulk of the new machines will be for the house-to-house delivery. This will mean electric equipment for the most part.

"One firm is not yet convinced of the coming of the motored vehicle for house-to-house work, but is enthusiastic over the hauling of the big machines for transfer work and furniture hauling. The eventual motorization of this equipment would mean possibly 100 motor vehicles.

"We favor the gasoline truck," said the shipping clerk of this firm, "on account of its mileage capacity. It can do things impossible to the electric. For instance, we had a breakdown on the north side one afternoon. A big truck from Hammond got in about 4 P.M. and was sent north with a load at once. With an electric this would have been impossible."

THE GREAT INCREASE IN AUTO EXPORTS

From tables officially compiled and embodied in a recent report issued by the Department of Commerce at Washington, it appears that the exports of motor-cars from this country have caught up with, if they have not surpassed, those of Great Britain, and are close on the heels of those for France. These tables cover the industry from its beginning in 1897 and are tabulated for the three countries, and for each year down to 1912, as follows:

	Year Ended December 31.		
Year.	Unit. K'gdom.	France.	U. S.*
1897.....	.....	$121,000	.....
1898.....	.....	340,000	.....
1899.....	.....	832,000	.....
1900.....	.....	1,834,000	.....
1901.....	.....	3,070,000	.....
1902.....	$837,000	5,883,000	$950,000
1903.....	1,674,000	9,898,000	1,207,000
1904.....	1,747,000	13,825,000	1,895,000
1905.....	2,637,000	19,568,000	2,481,000
1906.....	4,228,000	26,833,000	3,497,000
1907.....	6,725,000	28,098,000	5,501,000
1908.....	6,423,000	24,779,000	5,278,000
1909.....	8,141,000	28,541,000	5,992,000
1910.....	13,460,000	31,510,000	11,190,000
1911.....	17,246,000	30,795,000	15,509,000
1912.....	.....	.....	25,657,000

*Year ended June 30.

The reader will note, as the most remarkable fact in this table, an increase in the exports from this country in 1912, as compared with 1911, of more than $10,000,000. This gain is pointed out by a writer in the New York *Times* as "nearly double the total value of the export trade in any year since the advent of the business in 1902, with the exception of the two immediately preceding years." The writer of the report remarks that England "still imports a larger number of complete motor-cars than she exports, but the imports for 1912 were only about 1,000 instead of over 4,000 in 1904." The value of the complete cars exported, however, is "greater than the imports."

MRS. WOODROW WILSON
AS
A LANDSCAPE PAINTER

A comparative few only know to what extent the Lady of the White House is a landscape painter, or have seen the actual work of her brush. Her two most representative paintings, personally selected by Mrs. Wilson and presented with her special permission, are given *in their full and original colors,* for the first time in any magazine, in the May number of

THE LADIES' HOME JOURNAL

Aside from the surprise that awaits a first acquaintance with Mrs. Wilson's art, the pictures lend themselves beautifully to framing.

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CURRENT POETRY

AS an introduction to "The Muse in Exile" (John Lane Company), his latest volume of verse, Mr. William Watson prints his address on "The Poet's Place in the Scheme of Life," which he delivered in many parts of the United States during his recent visit. It is strange that so popular a poet should be so firm in his belief that poetry is to-day a branch of literature ignored by the public. He speaks of the "innumerable persons in whose scheme of life the poet can not properly be said to have a place at all." "The art of poetry," he says, "is, more than all others, the art which of late has appealed with constantly diminishing force to the audience which it addresses." And later he speaks of "the indifference of the reading public to contemporary poetry." In an age in which there are more poets than ever before, in which the magazines give space not only to numerous brief lyrics, but also to the long narratives of John Masefield and Wilfred Gibson and the epics of Alfred Noyes, in which five magazines devoted exclusively to verse find an appreciative public—in such an age, it is strange to find a poet with such beliefs. He expresses the same idea, with consummate skill, in the lines which we quote below. It is unfortunate that Mr. Watson has so uncomplimentary and so erroneous an opinion of the age in which he lives, but he utters his views with such grace and artistry that they deserve attention. The concluding prophecy is splendidly delivered.

The Muse in Exile

BY WILLIAM WATSON

Verse—a light handful—verse again I bring,
Verse that perhaps had glowed with lustier hues
Amid more fostering air; for it was born
In the penurious sunshine of an Age
That does not stone her prophets, but, alas,
Turns, to their next of kin, the singers, oft
An ear of stone; in bare, bleak truth an Age
That banishes the poets, as he of old,
The great child of the soul of Socrates,
Out of his visionary commonwealth
Banished them; for she drives them coldly forth
From where alone they yearn to live—her heart;
Scourges them with the scourge of apathy,
From out her bosom's rich metropolis,
To a distant, desert province of her thoughts,
A region gray and pale; or, crueler still,
Gives them, at times, gusts of applause, and then
Remands them to new frosts of unconcern;
Nay, to atone for some brief generous hour,
Holds back their dues. husbands the heartening word,
Until they dwell where praise cheers not the praised,
And scorn and honor are received in like
Silence, and laurel and poppy are as one.
Let me not slight her. Let me do no wrong
To her whose child I am, this giant Age,
Cumbered with her own hugeness as is the wont
Of giants. Yet too openly she herself
Hath slighted one of Time's great offspring; she
Hath slighted song; and song will be revenged;
Song will survive her; Song will follow her hearse,
And either weep or dance upon her grave.

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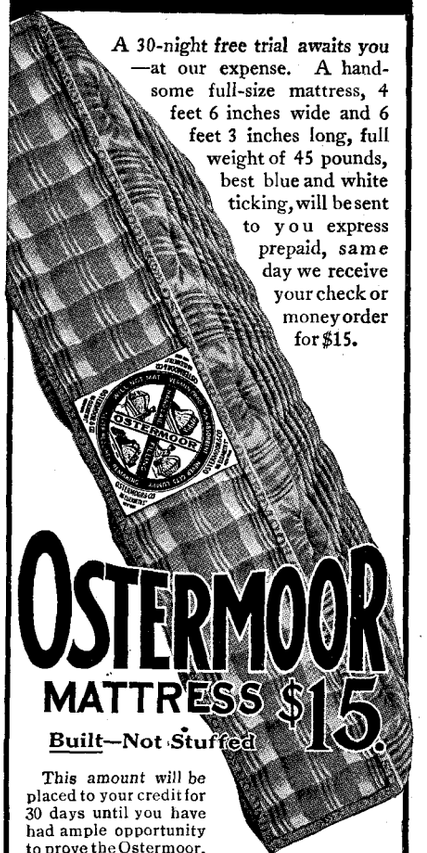

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For in Life's midmost chamber there still burns
Upon the ancient hearth the ancient fire,
Whence are all flamelike things, the unquenchable
Muse
Among them, who, tho meanly lodged to-day,
In dreariest outlands of the world's regard,
Foresees the hour when Man shall once more feel
His need of her, and call the exile home.

The anniversary of Swinburne's death has called forth several poems in his memory. Of one of these, which appears in *The English Review*, we reprint a part; for it is distinguished by sincerity and force as well as by color and music comparable to that of the work of Swinburne himself.

To Algernon Charles Swinburne

(Died April 10th, 1909)

BY JOHN HELSTON

This April night that takes into its breath
The nightingale's first passion, faint and sparse,
Surely thy name it saith,
Like music in the heath,
A shining music shaken from the stars!
With Song's immortal crown,
Tho death thy life enthrone,
To-night my soul would humbly look to thine,
Here, where mine eyes looked last upon thine
own,
Here, where thy feet a thousand times have
trod.
Nor clearer should the starry-circled zone
Burn, than thy glory, if aught be divine
And Love and Truth and Beauty make for
God,
Shall I not find thee here,
Master? nor know thee near?
I feel the fires of heaven on mine eyes:
Tho dark to mortal sight,
The earth-line halves the night,
I share the endless glory of the skies.
And seems to me the winds have answer given,
Blown earthward from behind the stars in heaven.

. . . . . .

The spirits of all winds and seas and suns,
The many-throated music made in spring,
Move in thine own; with that deep chord
that runs
Throughout Time's heart-beats, ever
echoing.
Yea, Master, is such music in thine own,
That in thy song Time's pulse awakes and falls.
Or with large sounds of wonder
Thy words are rolled in thunder
And boom of breakers on the landward walls.
Where clanging deep to deep reverbrant calls
And all the mouths of ocean make their moan,
On seamew pinions glides
Above the swirl of tides
Thy singing, as of sea-winds bred and blown.
Yea, Master, is such music in thine own!

Here where thou wendedst I have ofttimes
wandered
When the larks hold their joyous evening choir
Until the shadow-lengthening day retire
From off the gorse and broom with gold-dust
squandered,
Nor grudge all hours of light their lift's refrain;
Leaving to dark, laments, for Itys slain,
Of that bright bird thou, living, lovedst so well.
Alas! now nightingale and lark no more
Can charm thy heedless ear; or Death restore
To thee, within thine island tomb, a subtler spell—
Sea voices on the shore.

Alas? Nay! Wherefore shall I weep for thee?
Who art not for man's tears but for Time's
praise:
Nor shall of man be counted all thy days.
"O sweet strange elder singer," bear with me!
I weary, and awhile am fain for rest;
Oh, lend me of such peace as fills thine own,
An hour!—then of thy strength to feed my breast
(That I may stand alone)

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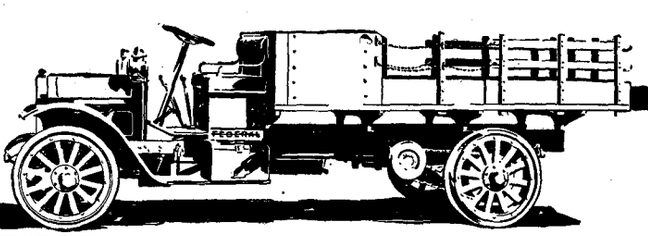

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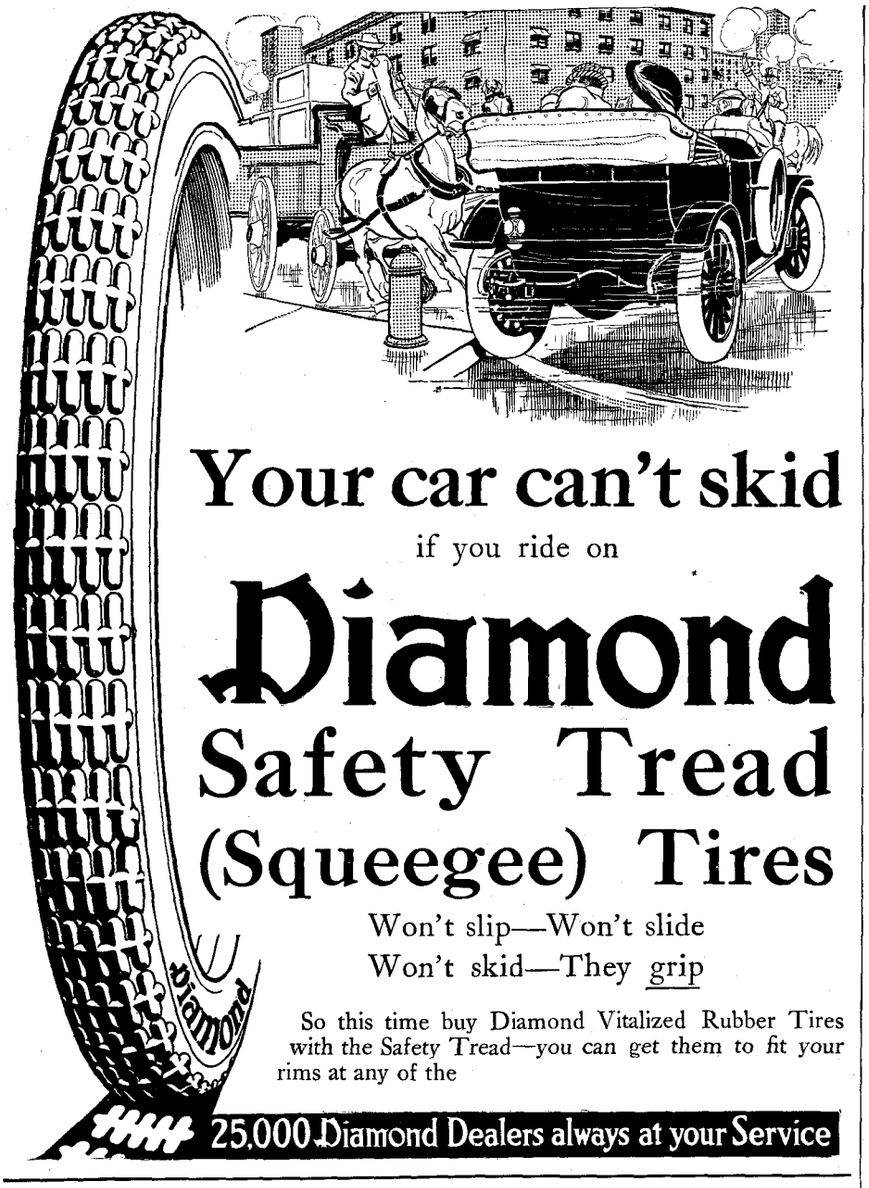

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With fire of singing as with fire of flame—
(I ask but of thy strength, not any fame)
Some spark of that which dwells about thy name,
With such a light as burns along the west.
Once more I wait and watch: the day is gone:
Comes night, and a great silence o'er the land:
And down the dusk, like dead leaves blown upon,
Thy footsteps echo past me as I stand!

The following lines (from *Harper's Magazine*) are attractively simple, and their symbolism is graceful and unaffected.

At Evening

BY B. MACARTHUR

I feel an envy very deep
For those frail little birds that fly
Across the tranquil evening sky
Before the world has gone to sleep.

Each evening e'er the light is done
There falls a hush, as tho the Lord
Were wont to speak a wondrous word—
The promise of another sun.

The traffic of the air is still,
The clouds are motionless and flushed,
The very wind is listening, hushed,
As tho to hear the Master's will.

And then the swallows' twittering flight!
Audaciously, yet half in fear,
As tho they knew he held them dear,
And so forgave them every night.

They hasten past; the sun is low,
The Master's word at close of day
Is spoken—yet the swallows stray
Enraptured in the afterglow.

Ah, for that confidence divine!
The knowledge that, however late,
I seemed to let the Master wait,
His pardon and his love were mine!

Here is a poem in Stephen Phillips's old manner, full of delicate and shadowy tragedy, suggesting rather than describing terrors. We take it from *The Westminster Gazette:*

The Unheard Ghost

BY STEPHEN PHILLIPS

I dare not sleep, now thou art dead,
I toss until the morning red;
On what path wouldst thou have me go,
Spirit, whom I have injured so?

At times the lilac, or the rose,
At moonset through my window blows;
I breathe again the bank of grass,
Whereon that hour did sweetly pass.

Yet not from wind I gather fear,
But that thy words I may not hear;
I shrink not from the silvery beam,
At midnight on my bed astream.

A something muffled, yet alive,
Able to injure and deprive;
To stand between me and my God,
Lone-treading ways we two have trod.

Ah no! the requiem o'er thy tomb,
Did not fulfil thy wandering doom;
Still comes a voice that is not voice,
Yet aye forbids me to rejoice.

My wrong to thee I know, how well!
And thou art quickened by my hell,
At thee, unheard, I tremble most,
The voiceless fury of thy ghost.

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PERSONAL GLIMPSES

SLEUTHING FOR SHOPLIFTERS

ONE of the cleverest woman store detectives in New York is an Italian girl of twenty-one. She is not over five feet one, and is of proportionately slight build, but her size has nothing to do with her courage and tenacity whenever she grapples with a thief. Whether it be man or woman, she marches the light-fingered person to the office of the manager, where the culprit must either make a satisfactory explanation or be turned over to the police. The young lady is Miss Amelia de Santis, and she tells of some of her experiences in an interview with I. Stephen, a reporter for the New York *Press:*

I was sitting down one day watching the crowd, for it was a bargain day, and the place was pretty well filled with shoppers, when I saw a handsomely drest woman edge up to a shopper who was complacently trying on various hats. She had noticed the well-filled bag slung on the shopper's arm, and, taking advantage of the crowd seething around the mirror, she opened it carefully and extracted a roll of money. I darted toward her and grabbed hold of her hand.

"Madam, your bag has been opened. Have you lost anything?" I asked the shopper, for you must catch the thief at the very instant she extracts her hand from the bag; otherwise it is impossible to identify money and the thief easily makes a getaway.

"Oh, goodness!" the woman wailed in a shriek that sounded all through the floor, "somebody's taken my money. What shall I do?"

I forced the other woman's hand open and saw the money. The shopper named the exact sum, and I asked the pickpocket to come to the office with me.

Of course, as soon as I caught hold of her hand she started to fight.

"This is an outrage. What do you mean by accusing me? I am Mrs. So-and-So, and you will pay for this. Let me go this instant."

Then the "stall" came forward. The pickpocket was a small woman, but her companion was large, and she came forward with a great show of indignation.

"What do you mean by accusing my friend? She is a wealthy society woman, and I will see you are properly punished."

All the time she was speaking she kept poking me with a heavy box she carried (for just that purpose probably), while the first woman beat and scratched me with might and main. I kept calling for help, and several floor-walkers ran up and released me. By that time three women had fainted, among them the woman whose money I had secured.

"Now, you will have to come to the office with me," I told them. "You may just as well go quietly, because I'll get you there anyhow."

When we reached the stone stairway which leads from the floor where the robbery was committed they started in once more. This is the most dangerous part of the arrest, for the stair is steep, and if we

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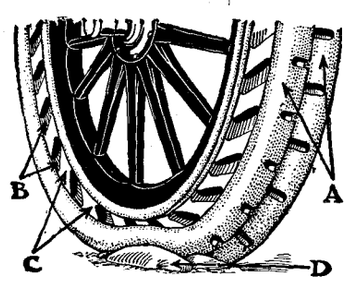
Unlike common, hard, solid rubber tires, Motz Cushion Tires are easy-riding. On electric cars, they give the utmost comfort to the occupants and also protect the delicate mechanical parts of the car from bumps and jars. The double, notched treads (A in picture) prevent skidding and distribute the weight to the sides. The sides are undercut (see B), which allows free action of slantwise bridges (see C). These bridges are elastic. They give and yield like the air in a pneumatic tire. Note D in the picture, showing shock-absorbing qualities when tire runs over a stone.

MOTZ Cushion Tires



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You'll regret it later if you buy an electric, or buy tires for an electric, without first knowing these tires. Send a postal today for our latest book. Then see if you know any other tire that's nearly so ***dependable,*** so ***durable,*** so ***economical*** and so ***easy-riding.*** Remember, the right choice of tires more than doubles the pleasure of motoring. Send specifications—name of car, model, size of rims, etc.

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(272)

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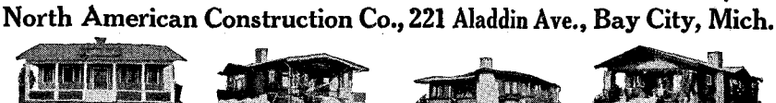

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The thick walled cups that drive deep and give unequaled traction in mud or sand—and thrust aside sharp stones and puncturing objects—

The extreme toughness and phenomenal heat radiating powers of the tread, offering the utmost resistance to the abrasion and friction of fast travel over fine roads—

And finally the definite printed guarantee of 4,000 miles attached to each casing—a distance far exceeded by the actual average service mileage.

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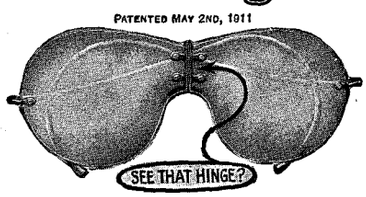

This glass is the only comfortable goggle and only efficient eye protector made.

WITHOUT rims, **hinged at the center,** it is neat and inconspicuous. Conforms to the contour of the face, and at the same time affords absolutely unobstructed vision.

Price, with plain amber lenses, $5.00
Or with wearers correction, $9.00

Any Optician, Sporting Goods or Motor Supply House can equip you. If your dealer hasn't them, write to us. We will see that you get them.

Over 12,000 now in use.

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Develops more engine power because the explosions are more rapid and more complete; maintains the extra power because there are no points to displace or burn away; reduces fuel consumption because it explodes a leaner mixture and any mixture more effectually. Spark plug renewals and troubles eliminated.

More engine power and less cost for owners of motor cars, trucks, motorcycles, motor boats or stationary gas, gasoline and kerosene engines if the firing is done by

McCormick Power Plugs
(Take the place of spark plugs)

Try for 20 days. Money refunded if not as represented. Price $2.00 each net, postpaid. (Mention size and model of machine.) Further particulars on application.

McCormick Manufacturing Company
36 East First Street Dayton, Ohio

all fell downstairs we might get very severely hurt, if not killed. They picked me up and tried to throw me, but I clung on.

"I won't fall down alone," I reminded them. "If I go you come with me, and it's a broken neck for one of us." They saw the sense in this and went quietly down the stairs. (We never use the elevator because of the commotion it makes among our patrons.)

But when we arrived at the landing we had the fight all over again. These women knew what was before them. If you open a pocketbook and take even $1 it is grand larceny and carries a year's sentence with it. However, I got them into the office at last with the woman whose purse had been picked. Judge Swan sentenced them to one year in the penitentiary. They were notorious pickpockets and had their pictures in the Rogues' Gallery.

There is one couple of shoplifters which I have had arrested twice. They are Fred Morris and Nellie Nap. The first time I managed to get the man only, and he was sent up for a year. He got off with eight months because of good behavior, and one day when I thought he was safely locked up he walked into the store where I was working. Nellie Nap was with him.

Their plan was to carry a big valise, and while the woman, who was fashionably drest, was engaging the saleswoman's attention, the man placed the big valise under a number of imported gowns and, under cover of examining these, he was dropping several of the gowns off the hangers into the big bag. He played the part of the husband who was very interested in his wife's new gown, and by the time madam was satisfied he had made quite a collection.

I watched the whole game quietly, but of course I could not arrest them in the store, so I followed them to the street.

"You are carrying away some merchandise which you have not paid for," I said to the man when we got outside. "Now, please come back to the store quietly, for it is no use to make a fuss. I saw you take the things."

The man laughed and ran off. I followed, blowing my police whistle like mad. They ran up the stairs of the elevated and I dashed after them. I had on a hobble-skirt and had to tuck it "way up" so as to be able to sprint. But I didn't think of that—the only thing I thought of was getting that couple. The man turned every now and then and tried to beat me down. He was desperate, for he knew that getting in trouble immediately after his release from prison meant a long term.

I thought he was going to kill me before we reached the top of that stair, but I kept on blowing my whistle, and a policeman got there in time to arrest them. The man was sent up for a long term, and the woman, who was tubercular, was remanded.

A cook in a restaurant stole several pieces of jewelry and Miss de Santis followed him until he went outside. She asked him to return, and he came very quietly until they were alone at the foot of the stairway leading to the office. There he unwrapt a big apron he was carrying and Miss de Santis saw that it contained several knives. He took a big butcher knife and, seizing hold of her, said: "If

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you don't let me go I'll dig this right into you." The girl gave a yell for help and grabbed hold of Muller's arm. Assistance came in time to save her. When the reporter asked her if she had many cases of kleptomania, she said:

Kleptomania? Fudge! That is only a term that is applied to a thief who happens to have social standing. We treat them all alike. Of course, we do not take all cases to court. Many of them are arraigned in the chief detective's office, and if all the goods are returned and the person who has stolen goods has some good excuse, such as poverty or ill-health, we let them go with warning to keep out of the store; but we treat them all alike.

One of the women who gave me the hardest tussle I ever had was the wife of a wealthy lawyer, who was living at the Hotel Astor. Her home was in Connecticut, and she had come to New York to do some shopping. Believe me, she was some athlete! She gave me a fist fight all over the place, and by the time I got her to the office I was pretty well beaten up.

I watched two women one morning stow away $300 worth of imported waists. I followed them to the street and asked them to return with me. They were both heavy women and they looked at me and smiled.

"Why, the idea! Do you mean that you are going to take us back?"

"Yes, indeed, madam," I replied, "and you had best come nice and easy."

"Why, girlie," one of them said, "you couldn't take us back. You are not big enough."

I was standing between them. I put my police whistle in my mouth, and taking hold of their sleeves at the wrist in such a way that they could not run off, I blew the whistle once. Then they came.

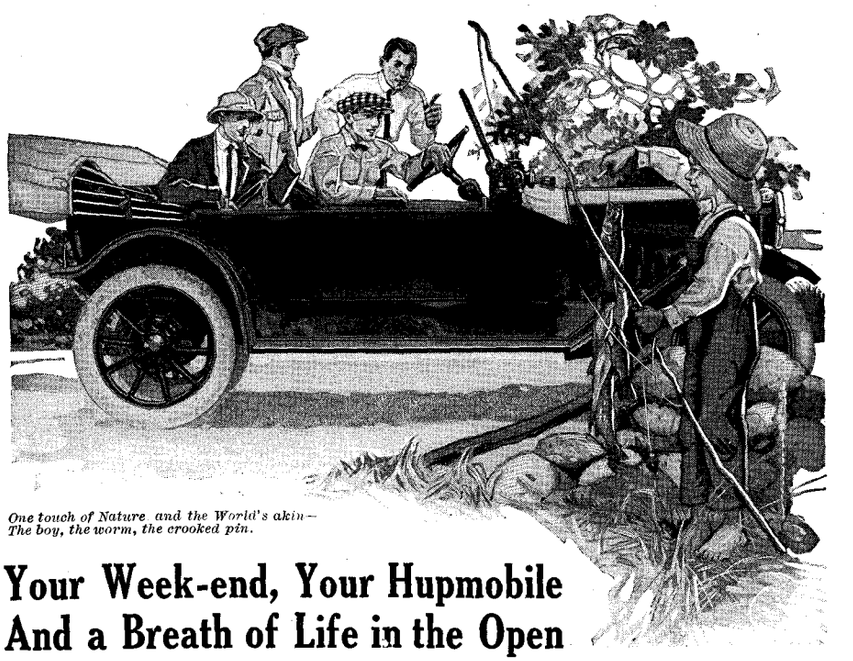
These women were "Ruby" Harris and Ruth Wilson. They were released on $1,000 bail, but before the case came to trial Ruth Wilson was caught again and sentenced to a year in the penitentiary. When she gets out she will be sent up again for the offense in our store. They were very slick workers.

Judge Malone asked me to demonstrate to him how it was possible to place $300 worth of waists in concealment in a busy store. So I took a big muff, and with the table in front of the jury box as the counter, I soon showed him how I could pack away the waists in the muff and under my coat.

Magistrate Herbert complimented me on my work, said that I was a very bright detective, and that he would certainly recommend me for the first vacancy for a first-grade detective. I should like to be a first-grade detective, but one has first to be a matron, and as it is necessary to be thirty years old to get that position, I should have to wait nine years. However, I have been told that this might be arranged.

I did some work for Commissioner Dougherty on the Fowler bomb-throwing case lately, and he has promised to give me another chance soon.

Sometimes we have very funny cases in the store. One woman stole an alarm-clock, with other things. Just as she was leaving the clock went off. She was so excited when I spoke to her that she could not hear the clock, which was smuggled under her coat, and even when I tried to



One touch of Nature and the World's akin—
The boy, the worm, the crooked pin.

Your Week-end, Your Hupmobile And a Breath of Life in the Open

The fleeting Hupmobile—the car that "runs wherever a dog can"—turns at last into Farmer Hoskins' lane.

You remember that Day—that one Perfect Golden Day. It is given to each of us to Live and Treasure just one such day. Dawn was just breaking—a spring day, the Dawn of a New Summer—when you and Billy and Ned and Steve left the drowsy city street and streaked for that Lake.

But Hoskins Junior, has beaten you to it. He grins through his freckles, holds up his string and then leads you off through the hickory grove to the Enchanted Lake of your Dreams.

* * *

Then, when the shadows are slanting through the hickories and the fish stop biting, you pile into the Hupmobile, and wing through the falling evening back to the city—in actual miles very far from the Lake of your Dreams, but in the Hupmobile—very near.

* * *

You, who long for freedom now and again from the every-day grind—can have *your* perfect day, too, with a Hupmobile.

And at a cost ridiculously small, as automobile costs are measured.

The Hupmobile is distinctly a car of the American family. It is the only car that both millionaire and man of moderate means can approve; for there is no other car with style, stamina, comfort and power that so closely approaches its companions of costlier price.

Build your week-end plans around a Hupmobile; give your loved ones such a Summer as they have never known, with this sturdy Car of the American Family.

Write for catalog and the Hupmobile dealer's name.

Hupp Motor Car Co., 1243 Milwaukee Ave., Detroit, Mich.

Hupmobile "32" Touring Car, $1000 f. o. b. Detroit

In Canada, $1180 f. o. b. Windsor

Four-cylinder motor, cylinders 3¼-inch bore by 5½ inch stroke, cast en bloc. Unit power plant. Sliding gears.

Full floating rear axle.

Wheelbase, 106 in. Tires, 32x3½ in.

Equipment of windshield, mohair top with envelope, Jiffy curtains, speedometer, quick detachable rims, rear shock absorber, gas headlights, Prest-o-Lite tank, oil lamps, tools and horn. Finish, black with nickel trimmings.

"32" Six-passenger, *In Canada, $1430*	**$1200**
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"20" H. P. Runabout *In Canada $850*	**$ 750**

F. O. B. Detroit *or Windsor*, fully equipped.

NEXT MONTH

A Hupmobile week-end on the banks of "that" trout stream.

Hupmobile

Shirley President Suspenders

TROUSERS hang evenly, shirt stays smooth about the waist. Light, Medium or Extra Heavy. Extra lengths for tall men. Signed Guarantee on every pair.

Price 50c. *Any dealer or from the factory.*

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SERGEANT'S "SURE SHOT" CAPSULES

A popular and never failing exterminator of worms in Dogs of all ages. Highly recommended by breeders everywhere. Easy to give - certain in effect.
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Polk Miller Drug Company
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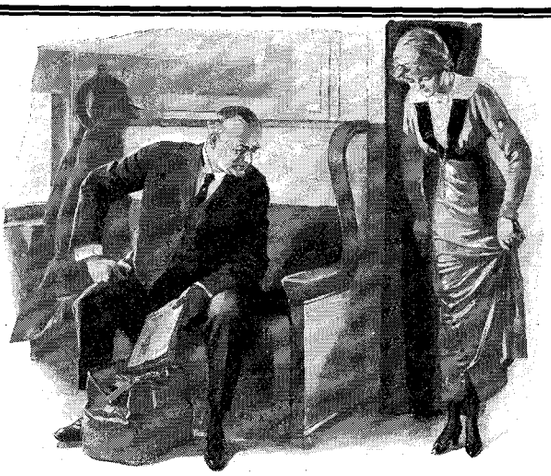
"No darning for me *this* trip, Dad."



Notice their *style*, too. If we stay *six months* we're fixed for *hose.*"

So soft and stylish, and can be had in such light weights, that many say, "*These* hose can't *wear.*" Yet six pairs *are guaranteed* to wear a *full six months.*

Holeproof Hosiery FOR MEN, WOMEN AND CHILDREN

Try Holeproof —mercerized —six pairs for $1.50. This process alone adds 22% to the strength of this grade, as well as a silky lustre. Six pairs guaranteed six months.

The Simple Reason

We pay an average of *74 cents a pound* for the *yarn* in Holeproof. Common yarn costs 32 cents. 74 cents is the top market price for cotton yarn—Egyptian and Sea Island. Ours is 3-ply, long fibre, fine strands. Pliable and soft, but of the maximum strength. We spend $60,000 a year for inspection, to see that each pair of Holeproof is perfect.

The 25c Grade—Mercerized

We now do our own mercerizing.

Hose for the Whole Family

The *genuine* Holeproof bears this signature: Carl Freschl. Six pairs of men's cotton Holeproof, $1.50 to $3 a box; women's and children's, $2 to $3 a box of six pairs; infants', $1 a box of four pairs, guaranteed six months. Silk Holeproof for men, $2 a box of three pairs; women's silk stockings, $3 a box of three pairs. Three pairs of *silk* guaranteed *three* months. Genuine Holeproof sold in your town. Ask for dealers' names. We ship direct where there's no dealer, charges prepaid on receipt of price.

Write for free book on Holeproof.

HOLEPROOF HOSIERY CO., Milwaukee, Wis.

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"Wear Holeproof Hose and Find the Mend"

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For long wear, fit and style, these are the finest silk gloves produced. Made in all lengths, sizes and colors.

Holeproof GUARANTEED **Silk Gloves** FOR WOMEN

Write for the illustrated book that tells all about them and write for the name of the dealer near you who handles them.

(431)

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Manufacturers of Sectional Bookcases and Filing Cabinets

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draw her attention, she declared she had bought the clock and did not like to be seen carrying bundles.

Another time an Italian opera-singer lifted a great many small articles, which he hid away in the large coat he was wearing. When we brought him to the office he vehemently expostulated against his arrest. He assured us he was a great man who had sung before all the crowned heads of Europe, and that nothing less than an international disaster would follow the insult.

He was the queerest bird I ever caught. Under his coat he wore the spangled costume of Romeo, and he looked as if he had escaped from a museum. He told us that in his home city he was allowed to go through the stores and pick out what he wanted; then when he got home he took his time in selecting the articles which he approved and sent the rest back to the store. His eloquence, however, was wasted, for he was arrested, and after he had been held for fifteen days for investigation he was sent to the city prison for ten days to learn more about the laws of the United States.

Altogether I enjoy my work immensely. It is never dull, and I would rather do it than anything else in the world. My ambition is to be a great detective some day, and I won't mind the hard work in reaching it.

WHALEY OF THE NEW HAVEN

WHEN the New York, New Haven & Hartford Railroad recently decided to inaugurate a general policy of bringing its service and equipment up to the top notch, the board of directors created the new office of vice-president in charge of operation and elected Albert R. Whaley to fill it. They wanted a man who knew the business from all-round experience, and Whaley happened to be just the kind they were looking for. He began as a brakeman, and worked his way up until now, it is said, he is paid a salary of $25,000 a year. The story of his rise appears in the New York *Press:*

Thirty-four years ago Mr. Whaley was a freight brakeman drawing $1.62 a day from the old Providence & Worcester Railroad. He was sixteen years old then. His progress since that time has been remarkable.

It was not until he became manager of the Grand Central Terminal in 1907, however, that his possibilities as one of the highest executives of the road became apparent. But he made a record that attracted the attention of the railroad world. This resulted in the action of the Board of Directors at their meeting yesterday making him a vice-president.

Under handicaps greater than any of his predecessors had ever encountered, due to the excavation and reconstruction work in the Grand Central yards, Mr. Whaley decreased the delays in the movements of trains in and out of the yard approximately one-third.

For six years he handled from 650 to 750 train movements a day with an average delay of less than one minute a train. The magnitude of this achievement may be appreciated when it is understood that the

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ordinary traffic movement over the terminal tracks is the heaviest in any terminal of the size in the world.

In addition to ordinary traffic, all the material excavated in connection with the reconstruction work and everything required for construction purposes had to be moved over the same tracks, which added greatly to the number of trains to be operated there. Yet Mr. Whaley was able to make a new record for the prompt arrival and dispatching of trains.

The man who has been called thus prominently to the attention of the railroad world was born in Rhode Island a little more than fifty years ago. He began his railroad service with the Providence & Worcester Railroad, remaining with that company until 1891.

Then, when the consolidation of the Providence & Worcester, Old Colony, and other local lines into the present New York, New Haven & Hartford System went into effect, he was placed in charge of all train crews which had headquarters in Providence.

In 1899 he became superintendent of the Worcester division of the Consolidated Railroad, in which capacity he played a prominent part in the electrification of the Providence, Warren & Bristol line of his division. His successful experience with electrical operation resulted on May 1, 1907, in his being transferred to the Grand Central terminal here.

WHEN ADRIANOPLE FELL

To say that the Bulgarians were astonished when they entered Adrianople and found that the people had plenty to eat and were faring well generally, is to put it mildly. The besiegers, as well as nearly everybody in Europe and America, had been under the impression that the city's population was almost destitute of food and a prey to cholera, typhoid, and many other diseases. The correspondents behind the lines of the Balkan Allies were not mistaken when they said the Turkish defenses were weak, but they missed the mark when they told us that the populace were in dire straits—that is, if we are to believe Luigi Barzini, correspondent of the London *Daily Mail*, who was one of the two first newspaper men to enter the city with the Bulgarian troops. Barzini tells a graphic story of General Ivanoff's triumphant entry, and describes the living conditions of the civilian residents. He writes:

The long and careful preparations lasted about twenty days. Cases of shells were slowly transported by night to the appointed positions, which were well hidden behind the heights. Conveying the ammunition across pathless fields occupied an enormous time. No wagon could carry more than six rounds for the heavy guns, and a good 50,000 rounds were amassed in the casemates of the big batteries. The country was still covered with snow when, unseen by the enemy, the active preparations began.

These preparations were concealed by the reverse slopes of the distant heights, where

BUILDING

Guaranteed Limit of Cost

BUILDING procedure has been allowed to drift along with wasteful inefficiency for centuries; but why should waste continue simply because it is established practice?

The Hoggson Single Contract Building Method requires that every item which is to enter into a building operation shall be considered before work on any part of the building is begun; how else can the limit of cost be determined in advance?

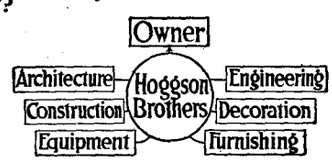
IF the limit of cost is not determined before foundations are started, how can it be guaranteed?

IF you have no financially sound guarantee of the limit of cost, how can you know that the cost will be satisfactory?

A BUILDING operation requires the services of eight professions and forty-six or more trades. How can the work of all these professions and trades be co-ordinated efficiently except by one organization which is constituted, part by part, to meet these various requirements?

IN many kinds of business, efficiency is rapidly eliminating waste and indirection is giving way to method—building must fall in line.

In what other business does an owner deliberately divide responsibility and then look for satisfactory results?



By concentrating responsibility in a single contract covering your entire building operation from plans to completion, you can obtain a financially sound guarantee of the cost and quality of *the whole*, as a whole.

Cost and convenience of arrangement must always be considered in deciding whether a building operation is successful or not. Banks, Hotels, Clubs, Libraries, Churches, Hospitals, Residences require expert services for arrangement, and a predetermined limit of cost is essential. The Hoggson Building Method is especially adapted to such operations.

A small book describing the method (but without pictures), mailed on request.

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runs continuously, can't get out of order, flow can be extended and elevated to suit needs. Priced low. Write today for Catalogue and quotations.
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Garages, Stores, Churches, School-houses, Playhouses, Studio, etc.
Built in sections, convenient for handling and are quickly and easily erected simply by bolting sections together. Skilled labor is not necessary to set them up, as all sections are numbered and everything fits. Built of first-class material in the largest and best portable house factory in America. Buildings are substantial and as durable as if built on the ground by local contractors. Are handsomer and COST MUCH LESS. We build houses to meet every requirement. We pay freight. Art catalog by mail on receipt of 4c stamps.
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How Will Your Woodwork Look in a Few Months' Time?

When the children have scampered over the floors, guests have come and gone, all the hundred and one incidents of use have contributed their share of wear—will the finish of the woodwork stand the test?

There's just one way to be sure. Select your varnish carefully—select the varnish that has back of it 55 years of quality manufacturing—select BERRY BROTHERS' VARNISHES.

There's a Berry Brothers' product for every varnish need—each one tried, tested and as perfect as human ingenuity can make it.

Look for our name and trade-mark—and you need look no further. You can find them at first-class dealers everywhere.

Write and tell us what varnish problems you have before you—a room, a home, an office building, anything. We have special booklets, prepared by experts, which fit the case—and they're free.

BERRY BROTHERS

Established 1858

Detroit, Mich., and Walkerville, Ont.

Ask your dealer about the Berry Wagon, the delight of three generations of children. W. W. Denslow, the artist who illustrated the "Wizard of Oz," has prepared a booklet, beautifully illustrated in color, describing the trip of a Berry Wagon around the world. Get a free copy for the children—from your dealer or from us.

hundreds of men prepared emplacements for mortars, shelters, and magazines. Immense convoys made a sweep of over seventy miles in transporting the material and projectiles. But meanwhile the siege continued day after day without any variation.

At three o'clock in the afternoon of March 24 the action began. It began with a general cannonade on all sectors, an intense bombardment from every side, but less intense on the point which had to be taken by assault, for it was necessary to conceal the plan and mislead the defense.

But at four o'clock in the morning black masses of Bulgarian infantry who had rested on the grassy slope began creeping slowly, in the profoundest silence, toward the Turkish advanced positions.

The Bulgarians arrived within 400 paces of the Turkish positions, and not a rifle-shot had been fired. One might have thought that the entrenchments had been abandoned if the small, black profiles of the motionless sentries had not been seen outlined on the moonlit sky.

It took the storming party more than an hour to traverse two kilometers. The first glimpse of dawn was beginning to clear the horizon. Suddenly, at the word of command, all the Bulgarians bounded to their feet, uttering their immense superhuman yell of assault, the terrible, prodigious roar of a people in fury. "To the bayonet! To the bayonet! Hurrah!" the soldiers shouted, hurling themselves forward. It is curious that they crossed three wire entanglements without raising any alarm. In a few seconds the Bulgarians found themselves at the last barrier, and the Turks, taken by surprize, abandoned their positions, practically without offering any resistance.

When Chukri Pasha caused a sheet to be hoisted as a white flag on the wireless mast of the Haderlik fort of the northwest sector, 20,000 men were prisoners, and another 30,000, having cast away their uniforms, were hiding in the city. Chukri was to be a prisoner without conditions. Colonel Markeloff approached to ask for his sword. He found him on foot, perfectly calm, together with Colonel Aziz Bey, governor of the city. Aziz Bey unsheathed his sword and silently handed it to the Bulgarian officer. Chukri replied, "You see, I am without arms," and clapt his hand to his thigh, where there was no sword. But it was only a question of etiquette.

At midday in the hall of the headquarters a profoundly moving and indescribably solemn scene was witnessed. Chukri Pasha, with dignified gesture, extending his gloved hand, offered his sword to General Ivanoff, who restored it, saying, "Vous êtes un brave. Tenez votre épée, général," and victor and vanquished gravely saluted each other.

Descending from the tragic corpse-strewn heights, the victorious troops met with their first surprize. In the meadows close to the town great herds of cattle and flocks of sheep were feeding tranquilly, and the fields were cultivated. A few steps more brought them to the suburbs, and in the suburbs, just as in any other Turkish town in the most prosperous period of its existence, were droves of chickens and turkeys, whose mortality did not seem to have been much above the normal.

Don't get caught with leaky roofs when the spring thaws come

Remember the roof on your house, garage or other buildings that leaked a few drops last fall—a little investigation *now* may mean a *big saving* when you put on a new roof or replace an old one.

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(Quality *Cert*-ified—Durability Guaran-*teed*)

Roofing in Rolls and Shingles

General Roofing
The World's largest manufacturer of Roofings and Building Papers

There is a ***Certain-teed*** Roofing and a simple method of applying it for every building on the farm. Look for the ***Certain-teed*** label of quality and 15-year guarantee on every roll and crate of shingles. Get prices from your local dealer—he will save you money.

Valuable Book Free You will find many valuable suggestions in our new book, **"Modern Building Ideas and Plans"**—it tells you what to do and what not to do—it suggests economies and conveniences that will save you money. A book of this kind would ordinarily sell for $1—but as it shows the use of our ***Certain-teed*** Roofing on all kinds of model homes and farm buildings, we offer it to you at 25 cents. We prefer to have you go to your lumber, hardware or building material dealer, who will gladly get you a copy FREE. If you write us, enclose 25c to cover cost, postage and mailing.

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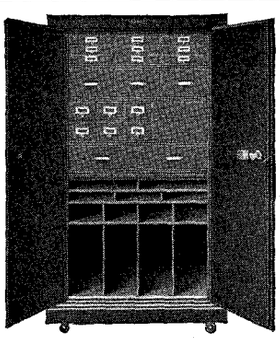

Recent Fires

in fire traps and in fire-proof buildings alike have demonstrated anew the fire-resisting value of

THE SAFE-CABINET

The flames that swept away the municipal building at Zanesville, Ohio, destroyed most of the city records. Those contained in THE SAFE-CABINET which stood in the hottest part of the fire *were uninjured.*

The conflagration that attacked the eighteen story skyscraper of the Union Trust Company in Cincinnati totally wiped out the records of many firms whose offices were gutted of everything burnable. Yet the contents of THE SAFE-CABINET in the very heart of the flames were undamaged.

Write for the story of these fires and for our catalog.

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Perhaps it was the population that suffered? Not at all. Among the first houses of the city poor children are serenely playing, perfectly indifferent to the war and the dramas of the peoples. The sight of these children is reassuring. Two Turkish women, and two peasants with long green tunics and ample trousers, pass down the street. Others seated on the threshold of a house sift barley, while chickens peck up the scattered grains. These are commonplace pictures, which are important only because they are seen in Adrianople at the end of a siege, and they give testimony to an incredible normality. The children, as is usual at their age when they are in perfect health, are more frank; they run to the threshold in order to get a better view of the new visitors.

A NEGRO MATHEMATICAL GENIUS

THE adding-machine manufacturers would take the shortest possible cut to the bankruptcy courts if everybody could add columns of figures as fast as Charles W. Cansler, the colored principal of a negro high school in Knoxville, Tenn. Cansler is a natural mathematician, and some of his quick handling of figures seems almost incredible, says the Knoxville *Sentinel*, from which we take this account of his work:

A very common feat for him is to permit any one to put down columns of figures with totals aggregating into the thousands, while he has his back turned to the blackboard, or while he is securely blindfolded so that he can not see the figures being written on the board. At a given signal after the figures have been placed upon the board, and after the blindfold has been removed, he steps to the board and immediately writes the result, or the total of the several columns. This feat is done so quickly that one wonders how he has had time to see the figures separately, to say nothing of adding them and writing down the result as a whole from left hand to right hand as he does. He also multiplies large numbers of figures and writes a single product, carrying in his mind processes that involve millions. He gives instantly the squares of large numbers, and does other feats with figures which bewilder. He astonished those who witnessed him beat an adding-machine in giving the results of the combination of several columns of figures.

Unlike many prodigies, he has a well-balanced mind, and is a member of the Knoxville bar as well as principal of the Austin high school of this city. He has traveled considerably over a number of States and has given exhibitions of "lightning calculations" of figures. In speaking of some of his experiences as a traveling mathematician to a *Sentinel* reporter, Cansler said:

"I never tackled a crowd, whether on the street, in a public school, in a university, or in a business house, that I could not interest, at least for a little time, and tho, of course, I have been called upon times without number to explain just how I do these feats, I have been unable to do

White sheep give more wool than black sheep—there are more of them.

REMINGTON stenographers do more of the world's work than other stenographers—there are more of them.

Nature only knows why there are more white sheep than black.

All the world knows why there are more Remington operators than others.

REMINGTON is the machine in which the most operators have confidence—and the machine which gives them the confidence to make good.

REMINGTON is the machine in which the majority of good business schools have confidence—the confidence to turn out competent, efficient operators—the thing on which the very life of those schools depends.

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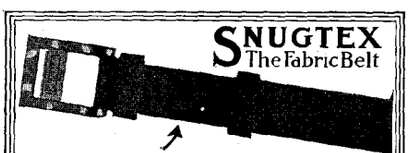

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Dr. Roberts Bartholow — Professor Emeritus of Materia Medica, General Therapeutics, etc., Jefferson College, Philadelphia, said in "Practical Treatise on Materia Medica and Therapeutics," 1899, that Buffalo Lithia Water "contains well-defined traces of lithia and is alkaline. It has been used with great advantage in gouty, rheumatic and renal affections."

Dr. George Ben Johnston — Richmond, Va., ex-President Southern Surgical and Gynecological Association, ex-President Medical Society of Virginia, and Professor of Gynecology and Abdominal Surgery, Medical College of Virginia, says: "When lithia is indicated, I prescribe Buffalo Lithia Water in preference to the salts of lithia, because it is therapeutically superior to laboratory preparations of lithia, lithia tablets, etc."

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so, as I have possest such a faculty from childhood. I know that these feats require great concentration of mind, for after every exhibition I feel fatigued and mentally exhausted. When I can not concentrate my mind upon my work, I find that I make mistakes. I had such an experience a number of years ago in a Michigan city where I had several nights' engagements, and where on the first night a state of nervousness made me unable to proceed with my entertainment, but after the first night I was able to work to the satisfaction of those who were present. One night in Lansing, Mich., I was exhibiting to a large crowd who seemed to be pleased with the character of my entertainment, when I announced that I would tell any one instantly the day of the week of any date, past or future, immediate or remote. A white gentleman who was present, accompanied by his wife, immediately arose and gave a date. I announced immediately the day of the week, whereupon he insisted that I was wrong and was corroborated in his statement by his wife. I again asked for the date, which being given as before, my mental calculation gave a result as before. He continued to insist that I was in error. I asked the pastor of the church where I was exhibiting to find a calendar or almanac of the year in question, which, being found, showed conclusively that I was correct."

THE NEW GENIUS OF THE MISSOURI PACIFIC

FOLLOWING the railroad warfare between the Gould lines and Harriman system, the Missouri Pacific, for many years the principal source of revenue for the Gould interests, fell upon evil times. Its ups and downs may be glimpsed from the fact that its stock sold at 125½ in 1902, hung around 100 during 1903-4-5 and '06, plunged down to 28 in February, 1908 (after the panic), struggled back to 65 or 70 in 1908 and '09, sagged down to 33¼ in the fall of 1911, and is now around 40. Some said it was a victim of Harriman's more or less evil genius, while others openly charged that George J. Gould neglected it for society life. It probably would be impossible to fix the blame accurately, but there is no question as to its history. Governor Stubbs, of Kansas, once asked the Legislature to order the company to suspend operations on one of its lines, because it had become a danger to life. There are 7,000 miles in the system, and to drag it to the washtub and clean it was a mighty big job, but, if we are to believe the Kansas City *Star*, Benjamin F. Bush, who became its president in April, 1911, has done that very thing. He has not only given it a good cleaning; he has practically rebuilt a good deal of it, and is busy making over the rest. *The Star* tells a lively story of his unusual performance:

Bush came to the presidency of the Missouri Pacific system from that of the

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Western Maryland, which he had just pulled through a receivership. His election followed a prolonged disagreement between the bankers interested in the road.

Bush at once started on an inspection tour of the system, which took all except 44 days of the first year. During that period he traveled 90,000 miles, or an average of almost 300 a day. He lived in his private car. He is as democratic as a book agent. It was his custom on reaching a station to walk into the depot and call for the agent. "I'm Bush," was his greeting. "What's your name?"

He's that sort of a man. There's no fuss and not a pinfeather about him. A cat could push open his office door. Any one who wants to see B. F. Bush on business can see him—and all the quicker if the business is a kick. He is a big, husky man, with a large, warm hand that grips hard, and is perfectly friendly and wholly businesslike. He regards a dress suit as an unmitigated nuisance, often misses lunch, and smokes black cigars of 100 per cent. efficiency.

The family Bible states that it is 53 years since he was born in Wellsboro, Pa.; but he doesn't look it. On that first inspection trip he rode over one of the principal divisions in company with the superintendent. For one whole day he sat on the observation platform silent. At night he said to the superintendent: "What does this road need?" "Everything," said the superintendent. "Rebuild it," said Bush. "We have the money. Get to work."

He put in 5,000,000 ties, reballasted the roadbed, fenced it, put in cattle guards, and furnished new rolling-stock. On an Arkansas branch trains had been held down to four miles an hour for safety's sake. They are running now at 40 with comfort and at 60 miles an hour with safety.

Bush cleaned up 7,000 miles in four months. Time-expired officials could be seen leaving the Mop's general offices under the red lights marking the exits at any hour. He rebuilt the force as rapidly as he did the road. A day's work on the Mop ends now when the work is done—not at 4 o'clock.

Now let's eat the pudding. For the fiscal year of 1912—the first in which his work showed—he added $1,726,657 to the operating revenues and decreased the operating expenses by $2,049,344, an increase in the net operating revenues of $3,776,001. For the five months ended November 30, 1912, the net railway operating revenues were increased by $2,444,710. He obtained a surplus of $732,566, as against a deficit of $1,701,234 for the same period in 1912, a total increase in surplus of $2,433,800. With an increase of $3,391,235 in gross business, his transportation expenses only increased $720,191.

He is president of the Missouri Pacific, with 7,000 miles; of the Denver and Rio Grande, with 3,000 miles; it is understood he is soon to be made president of the Western Pacific, with 1,000 miles, and entirely likely that he will be the head of the International Great Northern, with 1,142 miles. His digestion is perfect; he gets up at 5 o'clock in the morning, and goes to bed at 9 o'clock at night; his salary is $100,000, and he never had a valet.

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¶ You profit by their Experience, their Recommendations, their Analysis—which tells you the best paper for your particular needs.

¶ This valuable information is contained in our Portfolio: "How to Buy Business Correspondence Papers".

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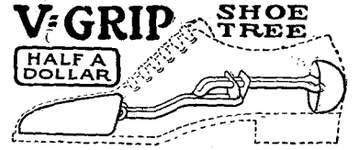

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THE SPICE OF LIFE

Usually.—TOM—"What's the difference between betting and bluffing?"
JACK—"A good deal."—*Yale Record.*

Solicitous.—HE—"I wish I had money. I'd travel."
SHE—"How much do you need?"—*Judge.*

Awful Prospect.—"Pop, did you look like me when you were a boy?"
"Yes, Willie; why do you ask?"
"Oh, nothing."—*Puck.*

One Kind.—WILLIE—"Paw, what is light fiction?"
PAW—"Gas and electric light bills, my son."—*Cincinnati Enquirer.*

A Sidestep.—KNICKER—"The income tax will be collected at its source."
MILLIONAIRE—"Well, I consider that heaven sends me mine."—*New York Sun.*

Federal Aid.—MANTELL—"I had no idea that Banks was worth more than ten millions."
DUNLOP—"He wasn't till the Government dissolved his trust."—*Brooklyn Life.*

Disappointed.—FOND MOTHER—"Don't forget to put your toothbrush in your suitcase, Bobby."
BOBBY (going to the country for a week)—"Oh, shucks! I thought this was going to be a pleasure trip."—*Chicago News.*

Inside Information.—MOTHER—"If you could have eaten that entire jar of jam without a single twinge of conscience, you must be thoroughly bad."
WILLIE—"No, mother; I am confident there is something good in me."—*Yale Record.*

Rations Reduced.—Sir Leopold McClintock, the Arctic explorer, was once giving an account of his experiences amid the ice-fields of the north.
"We certainly would have traveled much farther," he explained, "had not our dogs given out at a critical time."
"But," exclaimed the lady, who had been listening very intently, "I thought the Eskimo dogs were perfectly tireless creatures."
Sir Leopold's face wore a whimsically gloomy expression as he replied:
"I—er—speak in a culinary sense, miss."—*San Francisco Argonaut.*

Precocious George.—"What's the idea, George?" inquired Mr. Washington. "Why do you chop down this cherry-tree? Have you anything against cherry-trees?"
"No, sir."
"Maybe you are in favor of deforestation?"
"No, sir."
"Doing this for a moving-picture concern?"
"By no means."
"Then why chop down a tree?"
"I just thought of going on the stump," replied the future father of his country, and then Mr. Washington realized that George was a born statesman.—*Kansas City Journal.*

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I-See-Co., Jr., 5 in. stogie, packed 50 to the box, $2.00 per hundred.
I-See-Co., Sr., 6 in., 50 to the box, $3.00 per hundred.
Slendora XX, 6½ in., a decided novelty, the slenderest cigar made, 100 in the box, $2.00.
Slendora XXX, 6 in., extra fine quality, 100 in the box, price $3.00.
Both the above require extra skill in the making.
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All the above are packed in genuine cedar boxes, and you know what that means.

Shipped all charges prepaid. Please state whether you prefer *light, medium* or *dark.*

If, after smoking a few, you are not entirely pleased, return the remainder at our expense, and we will either exchange or refund your money promptly, whichever you say.

Or, if you prefer to sample before ordering, send us 20c and we will mail you one each of the five varieties and a handy 6¼-in. leatherette pocket pouch for your stogies; also interesting booklet on Wheeling stogies.

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His Chance.—GATEMAN—"Hold on there, young feller. A dollar for the car!"

STUDE—"Sold!"—*Cornell Widow.*

The New Standard.—KNICKER—"Is she interested in the Tariff Bill?"

BOCKER—"Yes; she says she won't marry a man who doesn't pay an income tax."—*New York Sun.*

Peevish.—"I had to kill my dog this morning."

"Was he mad?"

"Well, he didn't seem any too well pleased."—*Cincinnati Enquirer.*

Great Climax.—"Did the play have a happy ending?"

"You bet it did. Some one in the gallery hit the villain square in the face with a tomato."—*Houston Post.*

Carelessness.—OLD LADY (who has been lunching with her son)—"Here, William, you left this quarter on the table by mistake. It's lucky I saw it, because the waiter had his eye on it."—*Life.*

Easy Marks.—SCHOOLMISTRESS—"Master Isaac, what wrong did the brothers of Joseph commit when they sold their brother?"

ISAAC—"They sold him too cheap."—*Tit-Bits.*

Utilizing Gravity.—MAN (on dock)—"What are you rowing with that trunk in the bow of the boat for, Pat?"

PAT—"Shure, an' if it was in the stern, wouldn't I be rowin' uphill all the time? An' this way I'm rowin' downhill all the time!"—*Yale Record.*

Discretion.—"I say, Tom, lend me another ten, will you?"

"Heavens! Why don't you go to work and earn money?"

"Don't dare to, my boy. People would think the governor had disinherited me, and that would ruin my credit."—*Boston Transcript.*

The Better Part.—"Who's that impressive-looking woman over yonder?"

"That's Mrs. Peckum. She's a remarkably strong-minded woman, and they do say that she commands a very large salary."

"How does she earn it?"

"She doesn't earn it. Her husband earns it, and she commands it."—*Puck.*

Non-testable.—"Our product is thoroughly tested before leaving the factory. No man can sell stuff to-day that has not been tested."

"We manage to sell our product without testing it."

"That's odd. What do you sell?"

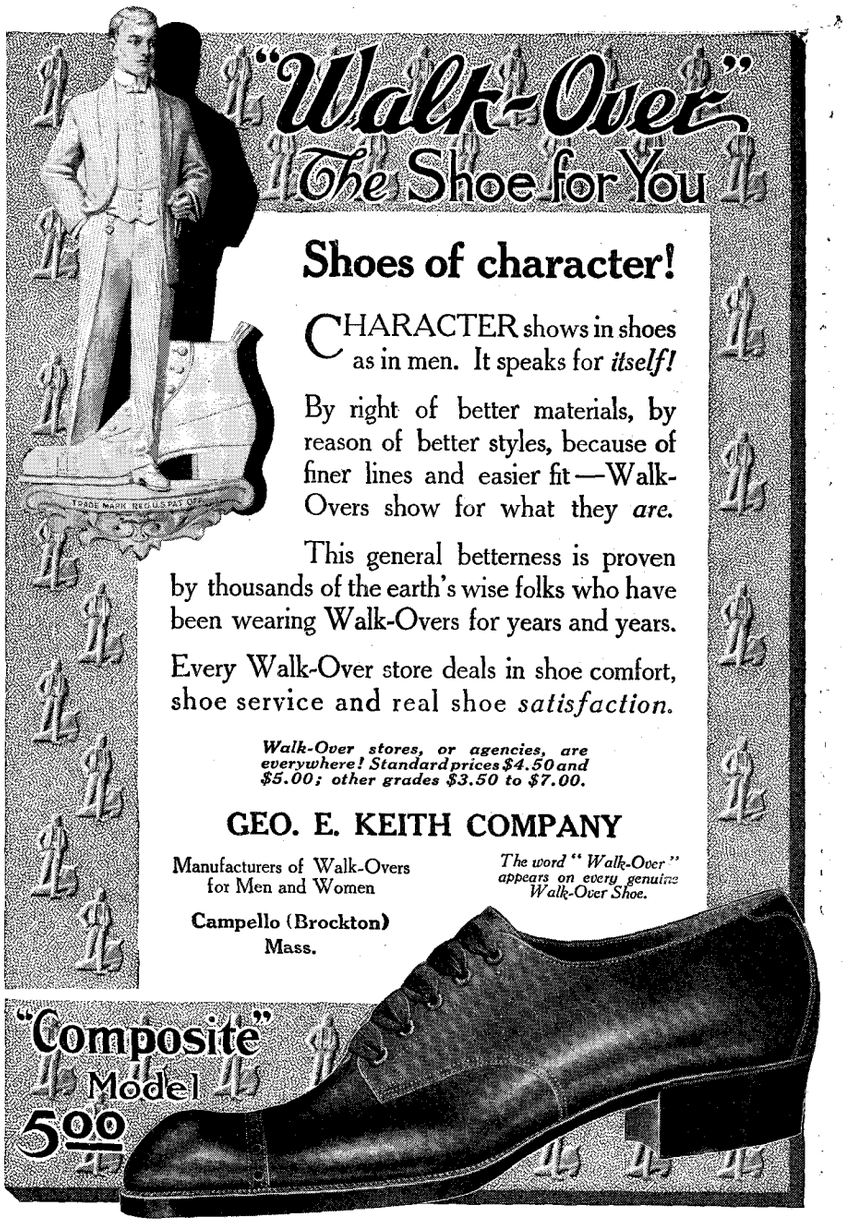
"Dynamite."—*Washington Herald.*

Crafty.—OLD GENT—"Well, sonny, did you take your dog to the 'vet' next door to your house, as I suggested?"

BOY—"Yes, sir."

OLD GENT—"And what did he say?"

BOY—"'E said Towser was suffering from nerves, so Sis had better give up playin' the pianner."—*Tit-Bits.*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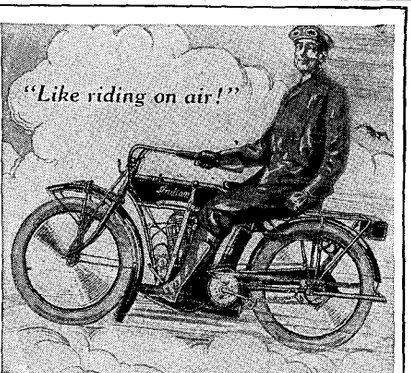

Foot Boards now fitted in addition to pedals give choice of two comfortable riding positions with separate brake controls. New style luggage carrier fitted free. No increase in Prices. Power, Speed and Endurance unequalled by any other motorcycle. Costs next to nothing to maintain. Easy to ride as a bicycle. Needs no garage.

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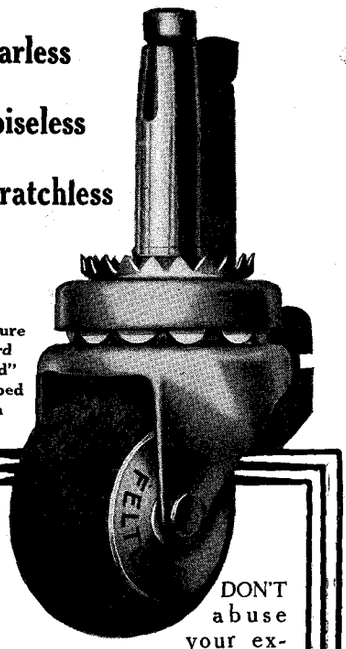

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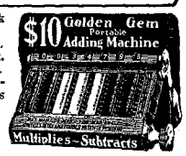

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Frequently.—"Pa, what is party loyalty?"

"Hope of a good job."—*New Orleans Times-Democrat.*

Nearing a Bargain.—EDITH—"Have you given Jack his final answer yet?"

ETHEL—"Not yet—but I've given him my final 'No.'"—*Boston Transcript.*

A Tip.—If a girl worked half as hard to please a man after marriage as she does before marriage, lots of lawyers would starve to death.—*Cincinnati Enquirer.*

Unnecessary.—"You ought to brace up and show your wife who is running things at your house."

"It isn't necessary. She knows."—*Houston Post.*

Disappointing.—PASTOR—"I hea' we got a diamond pin in de collection plate this mornin', sah."

TREASURER—"You are mistaken, sah. It was a dime an' pin."—*Yale Record.*

Explained.—"Is that your ladder?"

"Sure!"

"It doesn't look like yours."

"Well, you see, it's my stepladder."—*Williams Purple Cow.*

The Ways of Lily

Lily smashed the Royal Gems
And drowned the keeper in the Thames!
What does this girlish prank denote?
Oh, just that Lily wants to vote.
—*Brooklyn Eagle.*

Cruel Knock.—"I see that the Dayton baseball team is missing and can't be located," said the Cincinnati fan.

"Yes," replied the Brooklyn fan, "our town never has any luck like that."—*Cincinnati Enquirer.*

And He Tried Again.—"What's the matter?"

"She has rejected me again. She says this is final."

"Did she say how final?" inquired the older and more experienced man."—*Washington Herald.*

Horsy.—"Why is a horse that can't hold its head up like next Wednesday?"

"Don't know."

"Why, because its neck's weak."

"Oh, I heard that joke about a week back."—*Sacred Heart Review.*

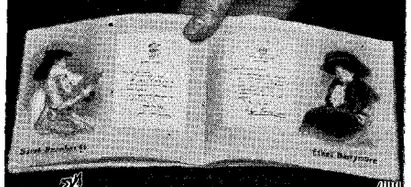
Mr. Pinchot, Take Notice.—"Mr. Skinclothes was seated on the rock reserved for visitors and was deeply interested in the proceedings of the Antediluvian Congress. A long-bearded patriarch had the floor and delivered a speech despite the jeers of the other members.

"I warn you," announced the patriarch, "that unless we pay more attention to forest conservation, we will have floods that may do great damage."

"Who is the old patriarch?" asked Mr. Skinclothes.

"That is Senator Noah," replied the attendant.—*Cincinnati Enquirer.*

Reduce Your Weight
This Book Tells How



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Lawn Grass Seeds

have produced the most beautiful lawns everywhere, for more than a century. Our mixture is the result of years of constant study and practical application to the average conditions existing in this country; being composed of the very best seeds in scientific mixtures. Thorburn's Lawn Grass Seeds are sure to give excellent results under YOUR conditions. Just give them a trial.

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Per Pint	15c.	Half Peck	75c.
Per Quart	25c.	Per Peck	$1.20
2 Quarts	45c.	Per Bushel of 15 lbs.	$4.00

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Far Enough.—"And before we were married you said you would be willing to die for me."

"I know it."

"And yet you refuse to beat the rugs!"

"Sure. Dying is my limit."—*Houston Post.*

A Den

What is a den?
A den is when
The broken chairs,
The rugs with tears,
The pictures cracked,
The table hacked,
A tickless clock,
Desk that won't lock
Are gathered in a heap by ma
And put into a room for pa.
—*Houston Post.*

Good Magnet.—HELPER—"We're going to have a big crowd here, and it'll be some job to keep 'em moving."

MANAGER—"That'll be easy. Take down that rear exit sign, post up the word 'Free,' and they'll all bolt for it."—*Judge.*

Beatitude Explained.—"Why does the Bible say that peacemakers are blessed?" asked the Boob.

"Because they are the shock-absorbers on the journey of life," replied the Wise Guy.—*Cincinnati Enquirer*

CURRENT EVENTS

Foreign

April 11.—The Chinese "declaration of independence" is sent to foreign capitals.

The Judicial Committee of the House of Commons decides that Sir Stuart Montagu Samuel, Radical member from a London district, is disqualified for membership by a banking-business transaction for the Indian Government.

April 12.—Mrs. Pankhurst is released from Holloway jail after a hunger strike.

April 13.—Three shots are fired at King Alfonso of Spain by Rafael Sanchez Allegro, a supposed anarchist.

The Mexican Federal garrison at Naco, under General Ojeda, flees into Arizona and surrenders to American soldiers.

José Valdez is elected President of San Domingo.

April 14.—A general strike, called by the Belgian Socialist trade-unions, begins, and 250,000, it is estimated, quit work. The strike is intended as a means of compelling the Government to extend the manhood suffrage law.

April 16.—Cable dispatches say 100,000 additional laborers have joined the Belgian strike.

Domestic

WASHINGTON

April 12.—Ambassador Chinda, of Japan, protests to the State Department against the enactment of the proposed Anti-Alien Land Ownership Law in California.

The nominations of Dudley Field Malone, of New York, for Third Assistant Secretary of State, and Prof. John Bassett Moore, of New York, for Counselor of the State Department, are sent to the Senate by President Wilson.

GENERAL

April 11.—A compromise is agreed upon in the Buffalo street-railway strike.

The Ohio Legislature adopts a mothers' pension law.

April 13.—Albert C. Frost, ex-president and promoter of the Alaska Central Railroad, and four codefendants are acquitted of land-fraud charges by a jury in the Federal Court at Chicago.

April 15.—Jersey City adopts the commission form of government.

The California House of Representatives passes an Anti-Alien Land Ownership Bill.

The Pro-Suffrage Number of

Life

is now being prepared. If you believe in Woman Suffrage send your contribution to the Editor of LIFE. Suitable matter will be accepted at usual rates. Remember that this number of LIFE is not a joke. It will present honestly and fairly the Cause of Woman's Political Rights.

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INVESTMENTS AND FINANCE

THE RISING INTEREST ON BONDS

THE financing undertaken this year by the Baltimore & Ohio, St. Paul, and Pennsylvania railroads, because of the price at which the bonds and stocks were issued, is believed to mark "a new epoch in borrowing rates for American railroads." That opinion is now held not only in this country, but in Europe. It is recognized that investors have come to require a higher yield, as a result of the operations of economic forces, such as the rise in the cost of living and excessive demands on capital. These are the same causes which in recent years induced many holders of high-grade, low-interest bonds to sell them and invest the money in other properties yielding larger returns, such as industrial preferred stocks and bonds.

The new St. Paul bonds, of which $30,000,000 are issued, bear 4½ per cent. interest and were offered to the public at 99½. While they were subscribed for in excess of the amount, the interest rate and the price both indicate how radical is the change that has come over the investment market for high-grade railway issues. It is not so many years since 4 per cent. was a standard rate—in fact, not so many since bonds could be put out at 3½ per cent. Some experienced bond dealers believe the day has passed for a lower rate than 4½ per cent., while some place the coming rate as high as 5.

These conditions have brought to the front once more the question whether railway companies must not soon obtain advantages as compensation for their increased interest charges, and other new expenses which have been brought about by higher wages and the increased cost of materials. Such compensation could come about only through permission from the Interstate Commerce Commission to raise railway rates. There are those who hold that the commission, as now constituted, is more favorably disposed toward the roads than it was formerly. Prevailing conditions in the markets, for labor, material, and money, however have forced upon the roads many economies in administration to which they have not been accustomed in former years, and this in itself will no doubt be found a distinct gain for the stockholders.

Should any of the seasoned dividend-payers, in consequence of these conditions, be forced to reduce their dividend rates, it seems not at all unlikely that the commission would ultimately yield. Among stocks already threatened with reductions are the New Haven and Illinois Central. Low rate conditions with these roads are not, it is true, responsible wholly for situations which endanger the dividends of those roads, but they are in part, and with the New Haven a considerable part, that road having been more seriously affected by inability to raise rates than almost any other prominent system in the country. As for roads which do not pay dividends, and which, if they ever paid them, paid intermittently, the situation is still more serious, inasmuch as they could not save themselves by a reduction in dividends, but would have staring them in the face a threat of insolvency and all the evils of receiverships.

There are experts in investment conditions who hold that these dear rates for capital will ultimately have a good influence on the market for bonds. One expert is quoted as saying bonds are now "on a sounder basis than they have occupied for months," while another, who is foremost among bankers in New York, declares that the higher rate of interest "portends a distinctively favorable change in the investment situation." He believes that, in a not remote future, prices in the bond market will recover "a substantial part of the ground lost in the past year."

MILLIONAIRES WHO MADE BAD INVESTMENTS

The filing this month of the appraisal of the estate of John Jacob Astor, showing a total valuation of somewhat more than $85,000,000, brings to light the fact that Mr. Astor had large sums of money invested in properties that are now worthless. While their face value was only a small percentage of the value of his good securities, they were sufficiently large to illustrate the point often made that no man, not even the most experienced, ever has a uniform success in his business ventures.

This was notably true of Jay Gould, Russell Sage, and E. H. Harriman, all of whom left estates nearly as large as Mr. Astor's. Among Mr. Gould's securities were 97,513 shares of a railroad company, the value of which at his death was marked down to $487,565, whereas the value at par would have been $9,751,300. In the list of Mr. Gould's properties, were nine other items, nominally of large amount, but actually of no value, and they were so marked by the appraisers. In Mr. Sage's estate were many properties without value. In some of them he had as many as 3,000 shares. Mr. Harriman had an equally large number of worthless properties. They comprized railroad stocks and bonds chiefly, but there were also stocks in real estate improvement companies, construction companies, typewriter companies, coal companies, and mining stocks. These worthless securities altogether had a par value of $4,041,876. Mr. Harriman had eighteen other investments, the face value of which was over $20,000,000, but the appraisers were not able to mark them at worth more than $6,070,828.

It is to be borne in mind that these worthless stocks, and these other stocks appraised at much less than their par value did not necessarily represent heavy losses to Messrs. Gould, Sage, and Harriman. To determine what their losses were, the important point would be to know how much they paid for the stocks. The likelihood, however, is that many of them represent losses, and very considerable ones. A writer in the New York *Evening Post*, discussing the problem of how these experienced men came to make such poor investments, inclines to the belief that

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"many of the securities came to them on defaulted loans," while others "unquestionably represent investments made practically out of charity to friends." The Harriman list at least shows "a considerable amount of money devoted to propositions in which he was personally interested and from which he obviously did not look for any return." With all allowances made, the writer believes the lists show "a large number of investments deliberately made as speculations in which they were led astray just like the man in the street."

Further light on the losses which rich investors often meet with was recently shown in an auction sale in New York of securities that originally were sold to investors through misleading prospectuses and the honeyed eloquence of clever promoters. In the auction market securities of this kind are certain to reach their proper level. Those who come to buy are wise men in their generation. The certificates have already been subjected to careful tests as to their present or prospective value. On a single day in April there were sold, as one lot, stocks in a coal company of a par value of $300,000, bonds of a mortgage company of a par value of $220,000, stock in a railroad company with a par value of $300,000, bonds of the same railroad company of a par value of $300,000 and stock in another railroad company of a par value of $150,000. The entire collection brought $125. Another offering consisting of oil and refining bonds of $60,000 par value brought $60. Another varied collection comprizing 200 shares of a silver mining company, 200 shares of an exploration company, 20 shares of a mining company, and 25 shares of a steamship line, went as one lot for $5.

THE PENNSYLVANIA STOCK ISSUE

The fall in April in the price of Pennsylvania railroad stock to 114 (the price a year ago having reached 126) followed an issue of $45,000,000 new stock, which brings the total amount outstanding up to $499,265,635. Altho foreshadowed in the company's annual report, the announcement, says a writer in the New York *Times Annalist*, "came sooner than expected and was accompanied by heavy short selling." The price at once declined sharply, and this, of course, led to decline in the rights which have been worth only about 1⅛ or 1¼. Pennsylvania stock, for a considerable time, has been selling below the level at which, for some years, it had been regarded as a good purchase for investments. At prevailing prices, it yielded about 5 per cent. altho Pennsylvania was looked upon as a stock very close in safety to a bond. When offered, it had been well absorbed by investors. Its stockholders now number 77,000, many of them women. *The Annalist* writer represents that in Philadelphia stockholders "are naturally looking with alarm at the enormous increase in the company's capital,"—especially as this increase has brought no increase in the net income for the stock. He says on this point:

"In 1904, when the total outstanding stock was $301,285,650, the net income applicable to dividends equaled 9.29 per cent., which is precisely the return for the year 1912, when the outstanding stock was $453,880,560. For a time expansion of capital was accompanied by expansion

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No. 3—Ample Earning Power of the Underlying Security

THE experienced investor does not stop with determining the reliability of his investment banker and the large margin of safety in the particular investments offered him. These factors being established, he carefully examines the earnings of the property or corporation behind the bonds he considers purchasing, since these earnings must pay the principal and interest of his investment.

Obviously, property which has no earning power is not the best security for a loan. Unimproved real estate, for example, earns nothing. One who borrows money on unimproved real estate must pay the principal and interest from other resources or permit the security he has pledged to be sold to pay off the loan. It is evident that an investment based on such security is not the best investment. Bonds, to be sound, must be backed not only by ample security but by ample earning power.

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In no case is the total bond issue greater than one-half of the conservatively estimated value of the security. The bonds are issued in denominations of $100, $500, $1,000 and $5,000, and mature serially in from two to fifteen years without any release of the original security.

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We have prepared a circular which describes several corporation, short term, and railroad securities that possess the first two qualifications and that yield incomes of from 4.65% to 6%. We will be glad to supply this circular to you if you are interested.

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Bonds of Smaller Communities
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Barry County, Missouri	5%	due 1922
Webster Groves, Missouri	4½%	due 1932
St. Clair Co., Ill. Sch. Dist.	5%	due 1918-23
Bellingham, Washington	5%	due 1926
Austin, Texas	5%	due 1930-52
Fairmont, West Virginia	5%	due 1942
Fort Smith, Arkansas	5%	due 1923

Bonds of Drainage and Road Districts
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Calhoun Co., Texas, Road	5%	due 1952
Chickasaw Co., Miss., Road	5%	due 1925-37
Cameron Co., Texas, Drainage	5%	due 1929-38
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Woodruff Co., Ark., Road	6%	due 1923-33
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6% Yield

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of income and larger dividends. In 1907, when the capital was $314,604,200, 10.67 per cent. was earned and 7 per cent. dividends disbursed. In the following year, with capital unchanged, 8.96 per cent. was earned, and the dividend reduced to 6 per cent. A further increase in the stock to $404,506,752 in 1909 returned 11 per cent., as compared with 11.66 per cent. in 1906, when the capital was $305,951,350. There was a shrinkage in profits in 1910 to 9.28 on a capitalization of $412,613,725; and in 1911 the surplus available for dividends fell to 8.63 on a capitalization of $453,880,560. Meanwhile the price of the stock naturally followed the business of the road. It now stands at 115 a share, as compared with 140 in 1904. Before that year, in 1903 and 1901, two stock allotments of 33⅓ per cent. were issued at a premium of 20 per cent. They were the last of the premium issues. Since then the new stock allotments have been made at par."

This issue of new stock by the Pennsylvania gives special interest to a recent article in the London *Statist*, calling the attention of English readers to the magnitude of the Pennsylvania system. That magnitude is declared by the writer to be one that it is difficult for an Englishman to grasp. The writer undertakes a comparison of the mileage of the Pennsylvania road and the work it does with the mileage and work of the railways of the British Isles.

The length of the Pennsylvania, east and west of Pittsburg, is now 11,557 miles, while the length of all the railways in the British Isles is a little short of 23,500 miles; so that the Pennsylvania's mileage is one-half as much as the whole mileage of all the railways in Great Britain and Ireland. If the Pennsylvania system's sidings be included, we should have a total length of track of about 26,000 miles, as against 55,000 miles in the United Kingdom.

As to work performed, that being "a much more weighty matter," the amount done by the Pennsylvania system is declared to be "truly enormous." It is unfortunate that on this point English data do not exist for a proper comparison; at best the amount can only be guessed at. By a good process of guessing, it is concluded that the freight traffic in the United Kingdom reaches 13,000 million ton miles, whereas the freight traffic of the Pennsylvania exceeds 41,000 million ton miles, that is, the Pennsylvania conveys more than three times the amount of freight that the British and Irish roads convey. Stated in other terms, it appears that, whereas the railways of the United Kingdom now convey about 530,000,000 tons of freight an average distance of about 25 miles, the Pennsylvania system conveys 473,000,000 tons of freight an average of 87 miles. From this it appears that the freight tonnage of the Pennsylvania is nearly as great as the whole tonnage of the railways of the United Kingdom, while the average distance carried was between three and four times greater.

When it comes to passenger traffic, the greater density of the population in the United Kingdom gives the railways over there a much larger passenger traffic than the Pennsylvania enjoys. While the passengers conveyed by the Pennsylvania one mile last year reached 4,440 millions, the passenger mileage of the United Kingdom reached upwards of 14,000 millions. When the passenger mileage of the British railways is added to the ton mileage, the total

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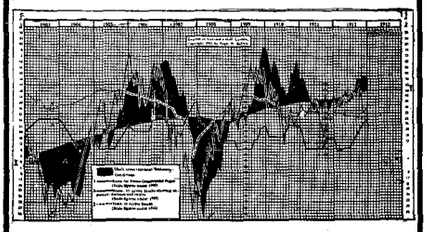

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the dates of your investments during the past ten years. Frankly, have you always chosen the most favorable time to buy, the time when fundamental conditions were just right to give you the lowest price and the highest yield? Now instead of looking backward and seeing what you ought to have done, why not look ahead and actually do it? The Babson Composite Plot indicates when fundamental conditions are ripe for buying stocks and bonds. Before you make your next investment, write for a copy of a valuable booklet explaining *when to buy*, which will be sent gratis to any person interested in the work of the Babson Organization.

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units of traffic conveyed one mile became however, only 27,000,000, whereas with the Pennsylvania they reached nearly 46,000,000.

SOME OF THE PAYERS OF LARGE INCOME TAXES

Financial newspapers here and there are printing articles in which attempts are made to estimate the amount of tax which the richest men in the country will pay when the proposed income tax shall have become a law. The bill provides for a 4 per cent. tax on all incomes in excess of $100,000 a year. *The Financial World* applies this tax to incomes, based on "the most trustworthy estimates of the riches of some of the best-known men of wealth." Following are the results:

	Estimated Wealth.	Estimated Income.	Total Tax.
J. D. Rockefeller.....	$650,000,000	$32,500,000	$1,300,000
Andrew Carnegie.....	500,000,000	25,000,000	1,000,000
Est. J. P. Morgan.....	250,000,000	12,500,000	500,000
Henry C. Frick.....	200,000,000	10,000,000	400,000
Est. Russell Sage.....	90,000,000	4,500,000	180,000
Est. Marshall Field....	250,000,000	12,500,000	500,000
Hearst Estate.....	200,000,000	10,000,000	400,000
James Stillman.....	200,000,000	10,000,000	400,000
Huntington Estate.....	100,000,000	5,000,000	200,000
W. Rockefeller.....	50,000,000	2,500,000	100,000
H. H. Flagler.....	50,000,000	2,500,000	100,000
Est. H. H. Rogers.....	50,000,000	2,500,000	100,000
Est. Jay Gould.....	75,000,000	3,750,000	150,000
Est. G. M. Pullman....	75,000,000	3,750,000	150,000
Est. Leland Stanford...	75,000,000	3,750,000	150,000
Est. E. H. Harriman...	70,000,000	3,500,000	140,000

In arriving at the income received by each of these men from investments, the writer assumed that it would average five per cent. on the capital. No account was taken, however, of certain special exemptions which many incomes will profit from when reckoning up the amount of the tax. The writer notes further that estates will be obliged to pay this tax as an additional tax to the one imposed under the inheritance-tax law. For example, the estate of E. H. Harriman has already paid to the State of New York in death taxes something more than $700,000. It has also paid in Utah a few hundred thousand dollars, as a tax on securities owned by Mr. Harriman which were chartered in that State.

LOWER COMMODITY PRICES

"Easier general tendencies in various quarters," were found by *Bradstreet's* on April 1st in its study of commodity prices. While live stock, mutton and pork products had become more expensive, leading to continued complaint as to the high cost of meat, there were so many articles that had receded from the former level as to supply a lower index number. This number was $9.2976, which reflected a decline of 1.1 per cent. since March 1st, and "the lowest price level since September of last year." Since December, the decline had been 2.5 per cent.; for four months the movement had been steadily downward. Of thirteen groups only four made advances. The index number, however, remains still high. It is 2.3 per cent. higher than it was one year ago. As compared with April, 1907, it is 3.7 per cent. higher. In detail the writer in *Bradstreet's* says:

"The advance in live stock was brought about by higher prices for beeves and hogs, altho sheep worked lower. Provisions rose because of increased quotations for hogs, mutton, pork, bacon, hams, lard, and codfish; but, on the other hand, dairy products

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There is one dominant requirement to successful investing in bonds and that is the advice of someone who knows thoroughly the actual character of the bonds you are going to buy. You naturally must depend upon someone else for this information because you could not possibly make the extensive and exhaustive investigations required to establish fully the true worth of the property. The extent of these preliminary investigations necessitates the services of independent experts, engineers, attorneys and certified accountants.

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fell off, with eggs reflecting the most substantial decline. Metals turned higher, owing chiefly to a rise in copper. Building materials went higher because of dearer glass and spruce timber. Breadstuffs receded; fruits also went off, while hides and leather declined, thanks to cheaper hides and union leather. Textiles fell on rather general decreases, more especially in domestic wool, but the force of the recession was offset by a rise in ginghams. Coal and coke dropped as the result of seasonal changes in the price of anthracite coal, while at the same time Connellsville coke slumped. Oils receded because of lower castor oil. Naval stores dropped on account of a decline in turpentine, and chemicals and drugs fell with a loss in carbolic acid. Rather marked decreases in hops and tobacco caused lower prices for the miscellaneous group."

INVESTMENT BANKERS AND THE STOCK EXCHANGE

One of the reasons cited for the decline in late years in transactions on the Stock Exchange has been the growth of investment banking. Just how large a share this growing business may have had in the decline could not be determined with much precision, but that it has been considerable seems to be generally conceded. Statistics of transactions on the exchange to some degree make its extent clear. Following is a table printed by Montgomery Rollins in his *Magazine*, showing the total number of shares traded in on the Exchange during the twenty-three years from 1889 to 1912:

Year	Sales in Shares	Year	Sales in Shares
1889....	72,014,600	1901....	265,944,659
1890....	71,282,885	1902....	188,503,403
1891....	69,031,689	1903....	161,102,101
1892....	85,875,092	1904....	187,312,065
1893....	80,977,839	1905....	263,081,156
1894....	49,075,032	1906....	284,298,010
1895....	66,583,232	1907....	196,438,824
1896....	54,654,096	1908....	197,206,346
1897....	77,324,172	1909....	214,632,194
1898....	112,699,957	1910....	164,051,061
1899....	176,421,135	1911....	127,208,258
1900....	138,380,184	1912....	131,128,425

A glance at this table will show that the low records reached in 1911 and 1912 were not reached in any other of these years since 1898. This is the more remarkable when it is remembered that the increase in general business in those years was probably unsurpassed by other any like period in the history of the country.

There was in that time, as Mr. Rollins says, a "tremendously increased output of securities" and the investment banker in all those years developed his business greatly. One of the notable means by which he did this was through the employment of young men, largely recent graduates from colleges, to solicit purchases of stocks and bonds recommended by their respective houses. These young men have become as familiar visitors in many businesses and professional offices as was the book agent or the life-insurance agent in earlier times. Not only have they solicited business in New York City, but in many others. Indeed, some houses employ them to travel, so that they have become parts of the great army of commercial traveling salesmen. It has been pointed out,—and this is really an important matter in the warfare going on against fraudulent oil, mining, and other enterprises,—that as these stocks and bonds put out by reputable investment houses have had solid values

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are worthy of this endorsement, combining, as they do, utmost security with good interest return and mimium risk. All the taxing power of the community issuing them stands behind these securities.

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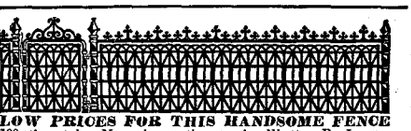

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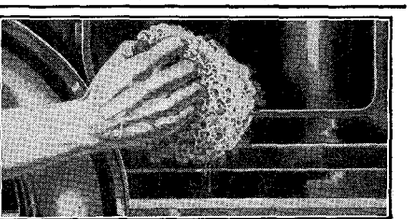

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behind them, an educational work in wise investments has been accomplished.

While quoted prices for these stocks and bonds may decline with certain market movements, yet in the main they are safe as to interest, dividends, and principal. These houses, therefore, have shared with some of the magazines and newspapers the credit which belongs to the work already done through warfare made on fraudulent schemes for investments. Mr. Rollins comments as follows:

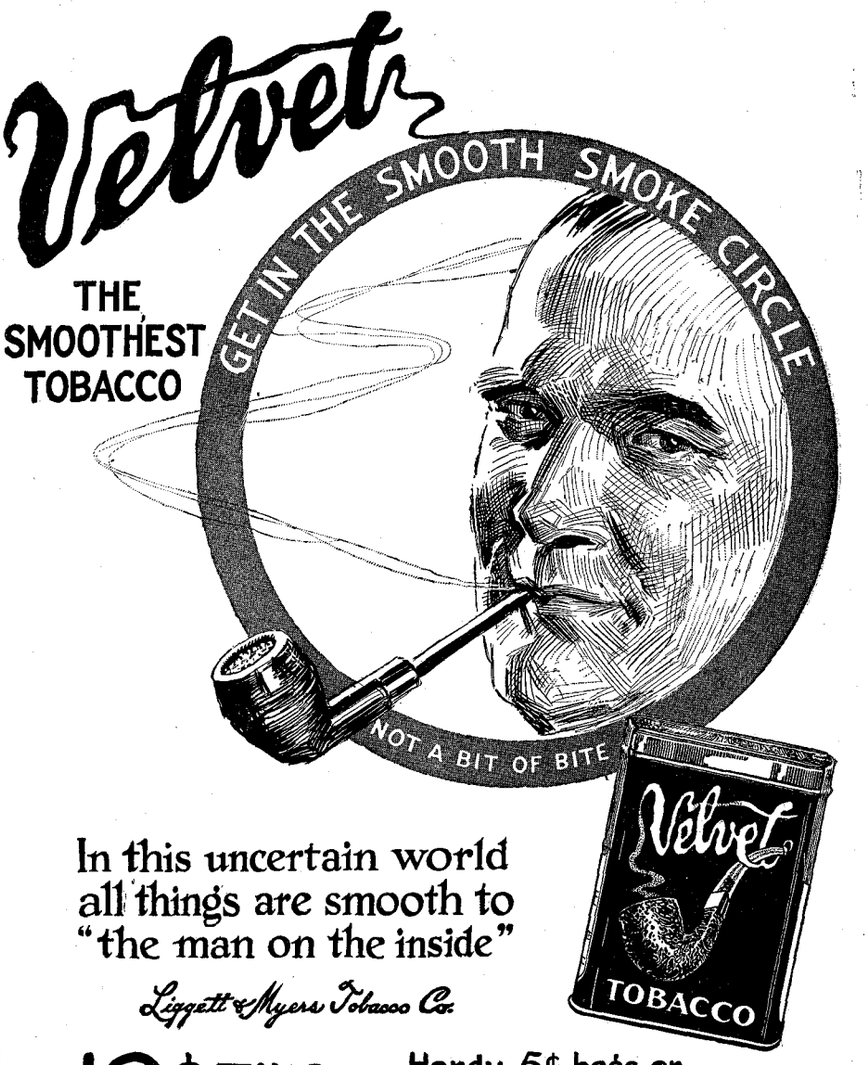
"In no way has the American public been so rapidly educated in the last decade as in the subject of money and its investment. The ordinary, every-day investor has absorbed an immense amount of ordinary, every-day finance. The one who does not pillory himself with pertinent questions is, indeed, uncommon! Be it man or woman, each not only desires to know the kind of bond, its rate, how long it may run, whether subject to earlier redemption than its maturity date, and so on, but inquires with very keen insight into such erstwhile, complicated details as net yield, amount of interest accrued, and what not.

"It is but fair to inquire into the reasons of this great enlightenment. It has been very largely accomplished through the medium of the magazines and certain of the more progressive daily newspapers. A fair treatment of the subject demands, however, that the well-intentioned dealers in investments should be given their full share of the credit for the good results accomplished. The periodicals have had the encouraging practical support in this aggressive work of the investment bankers, who realized that they had nothing to lose, but everything to gain from a broad educational campaign in the matter of investments. They have also cordially put their own shoulders to the wheel by treating their issues in such detailed and simple language as to be understood by the least experienced. They have sent out tons of literature of an instructive nature, with every endeavor to enlighten rather than to confuse, and it has proved to have been bread well cast upon the waters."

MONEY IN GREAT DEMAND

"Money," says *The Wall Street Journal*, "was never before so internationally nor so universally in demand on this planet for constructive purposes." As a sign of the international character of the demand, mention is made of a small railroad in the southwest which "searched the world for funds," and found them in Belgium, while Switzerland, for the first time in her history, has sold bonds in New York. Heretofore Switzerland has been ranked as a lender of money—never as an outside borrower. A German bank is mentioned as having recently borrowed in New York $1,000,000 at 6 per cent. for one year, and would have been willing to take $5,000,000 if it could have had that much. A large life-insurance company in New York recently lent in Montreal $1,000,000 on real estate at 7 per cent., and several millions more could have been lent at 6 per cent.

The war in Europe, in considerable part, explains these unusual occurrences. It came at a time of universal business expansion, when the commercial needs of people were already great. Hence the strain on capital and the high rates; hence also these unusual incidents. The public has in small part only realized how great was the



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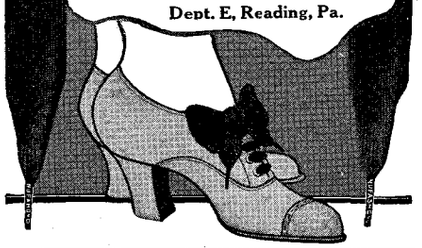

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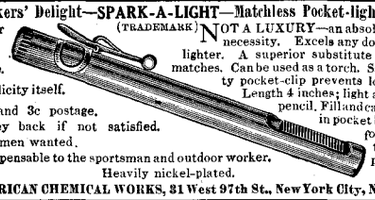

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See that *your* milk is Jersey milk. If your milkman isn't supplying you with Jersey milk, it will pay you to change milkmen.

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condition of strain that existed in these matters during the past winter. "Now that we have passed the strain," says *The Wall Street Journal*, "it can be talked about." To have talked about it earlier, might have increased the strain. That paper remarks further:

"If any one had said last year that three hundred to five hundred million in gold could have been hoarded in Europe while the Turkish armies were being annihilated and pushed back upon the Bosporus by the Balkan peasants; with all the great powers of Europe sitting astride loaded guns ready at a moment's notice to take a hand in the fray; that the United States could at the same time ship forty million of gold to assist Europe; that France would refuse to pay out gold, and Germany bid 8 per cent. and 8½ per cent. for money, and the United States seat an antiprotection administration in Washington substituting a home income tax for a levy on foreign imports, and there be so little disturbance in the United States as has occurred the last few months he would have been laughed at."

STANDARD RAILS AS INVESTMENTS

Financial writers in several periodicals have been saying for some months that the present is a time when purchases of standard rails may be wisely made. *Investments*, for example, believes that the European war trouble was mainly responsible for the recent declines, that the situation is not one that makes for a permanent tight money market, and that the present is a time in which "to begin scaling down operations." It believes "the scaling down system" to be the only reasonably safe method of investing in dividend-paying stocks, since prices may go lower and "few would dare to say, with any degree of positiveness, that they will not go lower." At the same time, "a fairly low level has already been established and a great many high-grade issues "offer very tempting investment yields at prevailing prices." Among the attractive stocks are named about a dozen industrials and as many standard rails as follows:

	Low price of last week (omitting fractions).	Div. rate.	Approx. yield on low price of last week.
Am. Ag. & Chem. Pfd...	97	6%	6.2
Am. Car & Fdry. Pfd....	115	7	6.1
Am. Locomotive Pfd....	104	7	6.7
Am. Smelting Pfd.....	103	7	6.8
Am. Sugar Pfd.....	111	7	6.3
Int. Harvester Pfd.....	110	7	6.3
Pr. Steel Car Pfd.....	96	7	7.3
Ry. Steel Spr. Pfd.....	98	7	7.2
Rep. Iron & Steel Pfd...	85	7	*
Virginia-Carolina Pfd...	108	8	7.4
U. S. Steel Pfd.....	107	7	6.5

* Not paying full dividend as yet.

"The foregoing list, it will be noted, is composed wholly of industrial preferreds. Not every issue in the above list is up to the highest investment standard, but taking the list as a whole it represents about the best of the big listed industrial preferred issues. In no case is the yield less than 6 per cent., and the yields vary from about 6¼ per cent. to 7¼ per cent. It may be, of course, that lower prices will be reached in the near future for the foregoing stocks, but certainly purchases on a scale down beginning at the present level should prove extremely satisfactory from the investment point of view.

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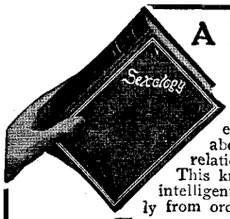

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"Of the better known dividend-paying railway issues, we append the following:

	Low price of last week (omitting fractions).	Div. rate.	Approx. yield on low price of last week.
Atchison	100	6%	6%
Atlantic Coast Line	123	7	5.7
Baltimore & Ohio	99	6	6
St. Paul	108	5	4.5
Great Northern	126	7	5.5
Illinois Central	121	7	5.9
Lehigh Valley	153	10	6.5
New Haven	115	8	6.9
Pennsylvania	119	6	5
Southern Pacific	98	6	6.1
Union Pacific	147	10	6.8
Norfolk & Western	104	6	5.8
Northern Pacific	114	7	6.2

"The foregoing list comprizes the large well-established railway dividend-payers. It is possible, of course, that dividends in the case of New Haven and Illinois Central and possibly one or two other roads in the above list may be reduced. In the case of New Haven it looks as if the dividend must necessarily come down. Of the list as a whole, however, it may easily be said that their dividends are on a very firm foundation, and that in the current fiscal year, notwithstanding the rather backward condition of business generally, the railroads have not only kept up to the earning levels of the preceding year, but in most instances have done considerably better. Certainly when the standard railway dividend-payers begin to yield over 6 per cent., it is time to consider scale-down purchases even if not broad investment commitments."

In the Investment Department of *Moody's Magazine* is printed an article in which conditions as to some of these standard rails are pointed out in further detail as follows:

"Suppose we take an old-seasoned dividend-paying railroad issue like Chicago & Northwestern common. As this comment is being written, it is quoted at about $135 per share. It pays dividends at the rate of 7 per cent. per annum, and has for more than a decade. The yield at going prices, therefore, is 5.15 per cent. Is it a time to buy? Comparison gives an affirmative answer to this question, if the stock is looked at from an investment rather than a speculative point of view. The extremes of the fluctuations in this issue during the last five years are found to be 198½ and 134½, representing yields of 3.50 per cent. and 5.18 per cent. respectively. The mean investment yield for that period is 4.34 per cent. The advantage to the investor at current prices, then, is more than three-quarters of one per cent.

"Atchison common shows an investment yield of close to 6 per cent. Its price range during the five-year period has been 125⅜–90¾. It sold at its highest price just before being put on a 6 per cent. dividend basis in 1909, and at that quotation showed a yield of but 4.80 per cent. At the other extreme, its yield was 6.65 per cent., giving a mean of about 5.70 per cent., against which the present shows an advantage for the investor of one-quarter of one per cent.

"The record of Baltimore & Ohio is similar. It has been on a 6 per cent. dividend basis since 1907. During the last five years it has sold as high as 122¼, to net about 4.90 per cent.; and as low as 93½, to net more than 6¼ per cent. The present yield of about six compares with a mean of slightly over 5½ for the period under review.

"Coast Line shows an investment return at current prices of approximately 5.65 per cent. It has been on a 7 per cent.

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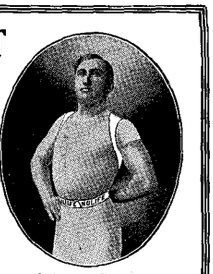

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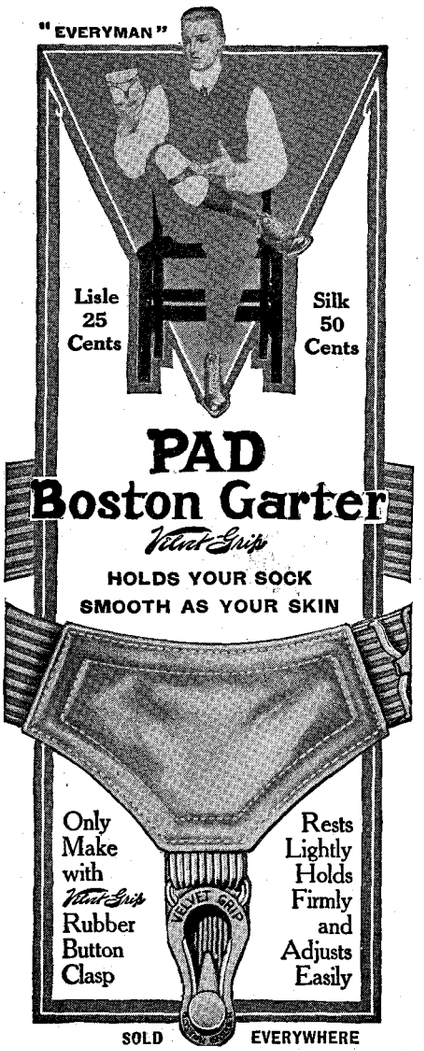

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dividend basis but a comparatively short time. At its high price for the five-year period, it showed a yield of 4.70 per cent. as a 6 per cent. stock; and at its low, a yield of 5.85 per cent., with a mean of 5.26 per cent., nearly one-half per cent. below the present.

"Great Northern is now selling on an income basis of about one-quarter per cent. above the mean since 1909. At current quotation its yield is 5.45 per cent., compared with 4.50 per cent. at the high price recorded in 1909, and with 5.95 per cent. at the low of 1910. It has paid annual dividends at the rate of 7 per cent. regularly since 1899.

"Illinois Central returns about 5.70 per cent. at the current market. As a 7 per cent. stock, on which basis it has been regularly since 1905, it sold as high as 162⅛ in 1909, showing a yield of but 4.30 per cent.; and as low as 124 in 1910, showing a yield of 5.75 per cent. The difference between the mean investment yield for the five-year period and the yield at present prices is, therefore, only a little less than three-quarters per cent.

"New York Central at its extremes during the last five years gave net returns of 3.40 per cent. and 4.90 per cent. respectively showing mean of about 4.15 per cent. At its present price, the yield is 4.75 per cent., an advantage of more than one-half per cent. net.

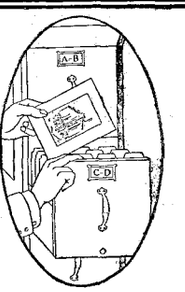
"Norfolk & Western, a 6 per cent. stock since December, 1911, yields at going quotations about 5.71 per cent. on the investment. This compares with extremes of 4.20 per cent. and 4.70 per cent. at the various rates of dividends paid during the five-year period, and with a mean of 4.45 per cent., showing a greater relative advantage in this respect than any of the other high-grade stocks.

"Northern Pacific is still another which shows a difference of approximately three-quarters of one per cent. between the investment return at current prices and the mean return for the last five years. The two figures are 6 per cent. and 5.32 per cent., respectively.

"The difference shown by Pennsylvania in this respect is about one-half per cent. At current prices its investment yield is close to 5 per cent. It sold as high as 151¼, or on a 3.95 per cent. basis, in 1909, and in 1911 as low as 118⅜, or on a basis about the same as the present, with a mean of 4.47 per cent.

"Union and Southern Pacific are somewhat more interesting to analyze in this fashion than any of the other standard stocks, in view of the problems with which the two companies have been unexpectedly confronted in their endeavors to work out a plan for complying with the Supreme Court's dissolution decree. Union common, as a 10 per cent. stock, yields about 6.66 per cent. at the current market, compared with a mean yield of only about 5.60 per cent. for the five-year period. Southern's present yield of approximately six, compares with a mean of five.

"Such a rule as the one whose application has thus been shown could not, of course, be set down as infallible. The investor's caution, obviously, is to be sure that he is applying it to stocks whose dividend positions are capable of at least reasonably accurate determination. It may be said, with reference to the issues that are summarized in this comment, that, with the exception of Illinois Central, their current rates of dividend were earned during the last five fiscal years by more or less assuring margins. And as for the outlook for the current year to end on June 30 next the following summary of results of operation during the period July 1, 1912, to February 1, 1913, is enlightening. It shows the increases in net earnings reported by



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the various roads whose stocks have been used as illustrations.

		Per Cent.
Atchison, Topeka & Santa Fe..	$2,955,749	16.1
*Baltimore & Ohio.....	1,991,131	11.2
†Atlantic Coast Line.....	28,947	0.6
Chicago & Northwestern.....	3,319,863	30.7
Great Northern.....	3,407,383	17.4
Illinois Central.....	2,617,869	61.6
Louisville & Nashville.....	531,623	6.0
New York Central (fiscal year ends Dec. 31).....	.....	....
Norfolk & Western.....	1,339,099	16.1
Northern Pacific.....	2,682,852	18.6
Pennsylvania (fiscal year ends Dec. 31).....	.....	....
Southern Pacific.....	3,630,508	14.3
Union Pacific.....	2,962,465	14.3

* Reported to March 1, 1913.
† Decrease.

SAVINGS-BANK GROWTH SINCE 1864

Imposing is the word for statistics of savings-banks in the United States as given in the annual report for 1912 of the Controller of the Currency. These banks now number altogether 1,922. They are divided into two classes—the mutual banks, which number 630, and the stock banks, which number 1,292. Depositors in all these banks numbered, in 1912, 10,010,304 persons. The average deposit was $442.72, the total of deposits the colossal sum of $4,451,818,522.88. Figures are given for savings-banks in this country for a period beginning in 1863, in a table showing the number of banks in existence each year, the number of depositors, the amount of the deposits, and the average amount due each depositor, as follows:

Year	Number of banks	Number of depositors	Deposits	Average due each depositor
1863...	293	887,096	$206,235,202	$232.48
1864...	305	976,025	236,280,401	242.08
1865...	317	980,844	242,619,382	247.35
1866...	336	1,067,061	282,455,794	264.70
1867...	371	1,188,202	327,009,452	283.63
1868...	406	1,310,144	392,781,813	299.80
1869...	476	1,466,684	457,675,050	312.04
1870...	517	1,630,846	549,874,358	337.17
1871...	577	1,902,047	650,745,442	342.13
1872...	647	1,992,925	735,046,805	368.82
1873...	669	2,185,832	802,363,609	367.07
1874...	693	2,293,401	864,556,902	376.98
1875...	771	2,359,864	924,037,304	391.56
1876...	781	2,368,630	941,350,255	397.42
1877...	675	2,395,314	866,218,306	361.63
1878...	663	2,400,785	879,897,425	366.50
1879...	639	2,268,707	802,490,298	353.72
1880...	629	2,335,582	819,106,973	350.71
1881...	629	2,528,749	891,961,142	352.73
1882...	629	2,710,354	966,797,081	356.70
1883...	630	2,876,438	1,024,856,787	356.29
1884...	636	3,015,151	1,073,294,955	355.96
1885...	646	3,071,495	1,095,172,147	356.56
1886...	638	3,158,950	1,141,530,578	361.36
1887...	684	3,418,013	1,235,247,371	361.39
1888...	801	3,838,291	1,364,196,550	355.41
1889...	849	4,021,523	1,425,230,349	354.40
1890...	921	4,258,893	1,524,844,506	358.03
1891...	1,011	4,533,217	1,623,079,749	358.04
1892...	1,059	4,781,605	1,712,769,026	358.20
1893...	1,030	4,830,599	1,785,150,957	369.55
1894...	1,024	4,777,687	1,747,961,280	365.86
1895...	1,017	4,875,519	1,810,597,023	371.36
1896...	988	5,065,494	1,907,156,277	376.50
1897...	980	5,201,132	1,939,376,035	372.88
1898...	979	5,385,746	2,065,631,298	383.54
1899...	987	5,687,818	2,230,366,954	392.13
1900...	1,002	6,107,083	2,449,547,885	401.10
1901...	1,007	6,358,723	2,597,094,580	408.30
1902...	1,036	6,666,672	2,750,177,290	412.53
1903...	1,078	7,035,228	2,935,204,845	417.21
1904...	1,157	7,305,443	3,060,178,611	418.89
1905...	1,237	7,696,229	3,261,236,119	423.74
1906...	1,319	8,027,192	3,482,137,198	433.79
1907...	1,415	8,588,811	3,690,078,945	429.64
1908...	1,453	8,705,848	3,660,553,945	420.47
1909...	1,703	8,831,863	3,713,405,710	420.45
1910...	1,759	9,142,908	4,070,486,246	445.20
1911...	1,884	9,794,647	4,212,583,598	430.09
1912...	1,922	10,010,304	4,451,818,522	444.72

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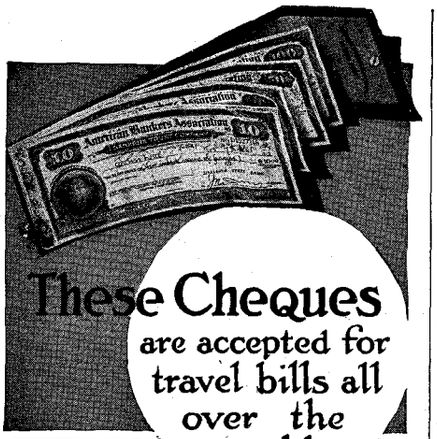

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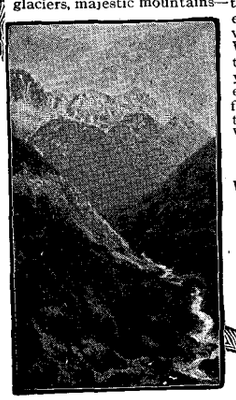

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White Pass & Yukon Route
127 W. Washington St., Chicago
or Traffic Dept.
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(16)

THE LEXICOGRAPHER'S EASY CHAIR

In this column, to decide questions concerning the correct use of words, the Funk & Wagnalls Standard Dictionary is consulted as arbiter.

Readers will please bear in mind that no notice will be taken of anonymous communications.

"G. T.," Sand Lake, N. Y.—(1) "In speaking of the man let down through a roof, one said, 'See! There he comes. Four friends are carrying the bed on which the poor man *lays.*' Should it not be *lies?*" (2) "'There are base, subtle passions and prejudices which you often see *exemplified* in really good people.' Is this good use of so good a word as *exemplify?*" Should it not be preserved for good things—not base?"

(1) The word to use is *lies;* one should say *lay* only when one means "to cause to lie." (2) *To exemplify* is "to show by example; to illustrate." What the writer means is not "to show by example" but "to show as matter of fact," and the word *manifest* would express that meaning.

"C. B. D.," Walton, N. Y.—"Who is *Herbert Kaufman?* The following are said to be from his pen. Where can they be found? 'The best way to get a chance is to take one.' 'Conservatism ceases to be a virtue when it stifles enthusiasm.' 'You can't acquire common sense by proxy.' 'Previous success is by no means the sole evidence of superiority.'"

An American journalist connected with several London, New York, and Chicago periodicals and newspapers, and also the author of several books No doubt in his writings. Better apply to him direct. Address him, care of *The Woman's World*, Chicago.

"H. R. F.," Brooklyn, N. Y.—"What is the proper pronunciation of the word 'amateur'?"

One will approximate the pronunciation of the word *amateur* if one pronounces all but the last syllable of the following English words as if they were part of ordinary conversation: "am a turtle." One will come nearer the French sound in the third syllable if one, while saying *tur,* also rounds the lips as one does in whistling. The true French sound is hard for an English-speaking person to make.

"A. W. R.," Paris, France.—"(1) Kindly let me know whether or not the sentence, 'I contend that the German language is *more nearly* universal than French,' is correct with regard to the words, in italics and why? (2) Also as to the correctness of the following two: 'This glass is more nearly perfect than that one,' and 'This apple is more nearly round than that one.'"

The sentences, as you quote them, are all correct in form and exact in statement. The word *nearly* is an adverb modifying the adjective *universal* (*perfect, round*), and is put in the comparative degree by prefixing the adverb *more.* One would ordinarily make the statement in a looser way: "more universal—more perfect—more round," altho the adjectives (from the point of view of their narrower or specific meaning) can not be compared.

"M. L. H.," Brooklyn Manor, L. I.—"Which of the following sentences is correct and why? 'It proved to be *he.*' 'It proved to be *him.*'"

One should say "he," because the pronoun is in a virtual nominative-predicate construction, as it would actually be in the sentence, "It *is he.*"

"F. C.," Edmonton, Alberta.—"In which of the following sentences is the word 'not' used properly? 'It is the practise to *not* appoint these persons.' 'It is the practise *not* to appoint these persons.'"

One should say "not to appoint." Even if one is tolerant of the "split infinitive," one should use it only when it makes a better construction than could otherwise be had.

"C. L. U.," Chicago, Ill.—"Kindly state which is the correct preposition and reason for its use: 'He planted the field *in* corn,' or 'He planted the field *to* corn.'"

The Oxford Dictionary, under the term *plant* defined as "to furnish or stock (a piece of land) with growing plants," cites five passages ranging from 1585 to the present day, and in all of them the expression is "*to plant* (a field) *with* (so-and-so)." The Lexicographer knows of no authority (in literature) for the phrasing, "to plant a field *in* corn" or "to plant a field *to* corn." The last expression, "to plant a field *to* corn," if admitted to use, would have the special force of "to *devote* a field to corn."

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